

STATES OF JERSEY



SOCIAL RENTS PLAN TO REDUCE RENTAL STRESS FOR TENANTS (P.29/2025): AMENDMENT

**Lodged au Greffe on 6th May 2025
by the Minister for Housing
Earliest date for debate: 13th May 2025**

STATES GREFFE

SOCIAL RENTS PLAN TO REDUCE RENTAL STRESS FOR TENANTS
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1 PAGE 2, PARAGRAPH –

After the words “to agree” insert the words “with the principle”

After the word “that,” delete the words “from January 2027,” and insert the word “the”.

After the words “social housing rents” insert the words “ and system and income support policies”.

After the word “should” delete the words “be set at a rate that does”.

After the words “in consultation with the Minister for Treasury and Resources” insert the words “and Minister for Social Security”.

For the words “plan for a revised housing rental policy” substitute the words “assess options for a revised social housing rental policy”.

For the words “to bring that policy to the Assembly for endorsement by January 2026” substitute the words “to present those options to the Assembly by January 2026, to inform future decisions of the Assembly”.

MINISTER FOR HOUSING

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

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

To agree with the principle that the social housing rents system and income support policies should not put tenants in rental stress and to request the Minister for Housing (in consultation with the Minister for Treasury and Resources and Minister for Social Security) to assess options for a revised social housing rental policy on the basis of this principle and to present those options to the Assembly by January 2026, to inform future decisions of the Assembly.

REPORT

Overview

Since taking office, I have been focused on responding to Jersey's housing crisis and improving Islanders' housing situations. For too many Islanders, the cost of renting a home creates financial stress and discourages them from considering Jersey as a place where they can build a future. I am, therefore, wholly supportive of measures that seek to make renting a home more affordable for Islanders, and which enable them to feel financially secure in their homes.

I am particularly grateful to Deputy Kovacs for bringing forward this Proposition, and for highlighting the experiences of Islanders who are living in rental stress. I believe that it is a principle upon which all States Members can agree – that our social housing rents policy must be fair and affordable for tenants, and it must not place them under financial pressure. Of course, I believe that no one in Jersey should be facing rental stress, not just those households who live in social rented housing.

I do not disagree with the sentiment of the Deputy's Proposition. Instead, my Amendment is of a practical nature. It recognises that such an endeavour – to bring forward a revised social housing rents policy for approval by the States Assembly by January 2026, and to implement that policy by January 2027 – would be a significant piece of work. It requires very careful consideration to ensure we arrive at a model that – not just in housing policy terms – also addresses the sustainability of social housing provision and our income support system, which are intrinsically linked together.

It would require extensive stakeholder consultation, assessment of evidence-based options, legislative changes and system redesign in order to deliver any policy changes effectively and in a manner that does not create financial risk and uncertainty for Andium Homes and the Housing Trusts, and which does not place an unsustainable pressure on public finances.

It would not be possible for a comprehensive new social housing rents policy – which would mark a fundamental shift in the existing 80% market-based model to one based on assessment of household incomes relative to a rental stress figure – and a fundamental review of the income support system to align with a new model for limiting rental costs, could, as a result, be developed and implemented by the end of the Assembly's term.

If the Assembly approves my Amendment, I am proposing to undertake a clearly scoped review of the social housing rents policy, and to bring policy options for the Assembly's careful consideration and endorsement by January 2026.

My amendment provides a clear assessment of what could be expected to be delivered by Ministers by the end of the Assembly's current term, and from within existing time and resources, without the need to significantly reprioritise work across Ministerial portfolios.

It should be noted that this review is consistent with the commitment that the Council of Ministers has made in the Common Strategic Policy 2024-2026 to review the social housing rents policy.

Review of social housing rents policy

In bringing forward my Amendment, I am mindful that the Housing Transformation Programme,¹ which introduced the [then] 90% market rents policy, was a multi-year project supported by a properly resourced project team.² The outcome of the project was the incorporation of Andium Homes in 2014, and the introduction of the rents and income support policies that underpin the social housing model that we have in Jersey today.

I envisage that the development and implementation of a new social housing rents policy would require similar dedicated officer time and resources, drawn from across Ministerial portfolios, and the reprioritisation of Ministers' existing policy commitments, in order to deliver a project of this scale and ambition. It would also require significant input from Andium Homes and the Housing Trusts to understand the impact of policy options on their business models.

My Amendment therefore proposes a high-level review of the social housing rents policy as first step in this process, providing a basis to assess the areas where it might place tenants in rental stress. To this end, the review should seek to:

- (a) Understand the policy intent behind the use of the 'rental stress' calculation, examining its application and relevance in the context of Jersey, particularly in view of the Income Support arrangements for low-income households living in social housing.
- (b) Identify and implement actions to improve the working of the current 80% market-based social housing rents policy, and to address any unintended consequences of the present rental arrangements.
- (c) Signal an ambition to review the market-based rents model, including to evidence whether it places tenants in financial stress, particularly households who are not eligible for Income Support; whether, as a result, it remains an appropriate model for setting social housing rents; and, if not, investigate whether potential alternative models exist – for example, a model linked to household incomes.

The initial review would be undertaken by the Strategic Housing and Regeneration team, the Cabinet Office, in consultation with the Social Security policy team, Treasury and Resources, and social housing providers, alongside existing planned work.

Conclusion

I recognise the concern amongst States Members that the current social housing rents policy could place social housing tenants in rental stress, and the desire amongst Members to address this issue.

I believe that my Amendment, in proposing a review of the social housing rents policy, would provide a pragmatic way forward in light of the timing and resource limitations at this point in the term of the Assembly. It would allow the Assembly to give its view

¹ P.33/2013 '[The Reform of Social Housing](#)'

² R.15/2013 '[States of Jersey Housing Transformation Programme: Full Business Case](#)'

on the current social housing rents policy, and to take some clear actions, if necessary, to improve the working of that policy in the near-term.

Clearly, our policy objective must be to ensure that social housing tenants are not placed in rental stress. However, importantly, the review must assess how any changes to the current social housing rents policy could be made without creating financial uncertainty for Andium Homes and the Housing Trusts. It is vital that the financial sustainability of our social housing providers, and their ability to invest in homes, is also placed at the centre of decision-making.

I urge States Members to accept my Amendment.

Financial and staffing implications

The proposed review can be undertaken from within the existing officer capacity of the Strategic Housing and Regeneration team, Cabinet Office.

Children's Rights Impact Assessment

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