

Anonymous 3 – 16 May 2021

I would like to submit my views on the terms of reference points 5, 6 and 7 on a confidential basis to Scrutiny.

Parish roles to supply and delivery of affordable housing:

There is no joined up approach between the parishes, particularly in relation to housing for the elderly. Taking St. Brelade as an example - there are a vast number of elderly people still living in the Quennevais Park/ Clos de Sables in homes they bought as first time buyers in the early 1960s. However these were originally built for young families and so are often totally unsuitable for the aged or infirm. There is though no affordable alternative housing for the elderly to move to.

The effects of this are as follows

1. The elderly are living in accommodation that no longer suits their needs.
2. They cannot move as there is a total lack of affordable alternative property to buy.
2. There is no suitable accommodation available for the elderly to rent either
3. The elderly have to make expensive adaptations to their homes in order for them to remain safe (eg the 3 bed town houses at Quennevais are on 3 floors with 2 steep staircases, with toilet only on lower ground and upper floors only.)
4. The elderly remain living in homes that are too big and too expensive to maintain.
5. Young families are being denied the opportunity of living in the houses originally designed for the first time buyer market.

St. Ouen on the other hand for example, does have a very limited stock of sheltered housing, however there is a waiting list and in any event these are only 1 bed units. Because of their needs though, elderly couples often require 2 bedrooms.

With regard to Parish schemes for first time buyers, these are only made available to people who live or have a connection to the Parish, but this is discriminatory and a much fairer system based on needs, should be put in place.

Lack of supply/house prices:

1. There is so little housing stock for the first time buyer market, that unless a first time buyer is fortunate to have assistance from the 'bank of mum and dad' they will be priced out of the buy/rental market.
2. First time buyers are struggling to be able to save enough money for the ever increasing deposits required and even if they have them, often the bank won't lend. To my knowledge though there is no current Government lending scheme available to first time buyers, other than that implemented for College Gardens?
3. There is a severe lack of good quality and affordable property to rent.
4. This all means adult children who want/need their independence, find themselves having to remain living at home with their parents well into their 30s, because they simply cannot afford the rents in Jersey. This is particularly true of single adults who are unable to cover the cost of rent for a 1 bed flat by themselves. To do so would force them in to 'rental stress' (ie when the cost of rent is 30% or more of income)
5. Many young adults are choosing not to return to Jersey after Uni, as they feel they can make a better life for themselves elsewhere with more opportunities to be able to afford their own home.

6. Jersey welcomes 'Registered' people to work in Jersey, but does not provide quality affordable accommodation for them. Again this means individuals have to pay extortionate rents.

7. Not everyone wishes to buy. So there needs to be a buy to let market in place, but this needs to be better controlled, so that Jersey provides good quality and affordable accommodation to all those that choose to or has to rent.

Supply of housing for older people

1. As above housing whether to buy or rent, needs to be affordable to the elderly.
2. On a needs basis, there should be financial incentives for elderly people to encourage them to 'downsize' as often they don't have the financial means that will enable them to move. This should not effect their rights to the LTC scheme.
3. Alternative property needs to be suitable. As people are living longer, so they can remain independent, the properties need to be affordable, safe, suitably sized, near shops/community venues/bus stops.
4. Supplying quality safe and affordable housing to the elderly will free up and make available their property to young families.