



# Environment Housing and Infrastructure Panel

## Quarterly Hearing

### Witness: The Minister for Housing

Wednesday, 12th February 2025

**Panel:**

Deputy H.L. Jeune of St. John, St. Lawrence and Trinity (Chair)

Deputy T.A. Coles of St. Helier South (Vice-Chair)

Deputy A.F. Curtis of St. Clement

Connétable D. Johnson of St. Mary

Deputy D.J. Warr of St. Helier South

**Witnesses:**

Deputy S.Y. Mézec of St. Helier South, The Minister for Housing

Ms. N. Day, Head of Strategic Housing and Regeneration

Mr. J. Norris, Policy Principal, Strategic Housing and Regeneration

[10:30]

**Deputy H.L. Jeune of St. John, St. Lawrence and Trinity (Chair):**

Welcome to this first quarterly hearing with the Minister for Housing in 2025. Today the date is 12th February 2025. I would welcome the Minister and his team. First of all, I would like to draw attention to the following. This hearing is being filmed and streamed live and the recording and transcript will be published afterwards on the States Assembly website. All electronic devices, including mobile phones, please be switched off to silence and I would ask any members of the public who have joined us today to not interfere with proceedings and, as soon as the hearing is closed, please leave quietly. For the purpose of the recording and the transcript, I would like to ask everyone to speak clearly and, first of all, I would like to do introductions. So my name is Deputy Hilary Jeune and I am the chair of the Environment, Housing and Infrastructure Panel.

**Deputy T.A. Coles of St. Helier South (Vice-Chair):**

Deputy Tom Coles, vice-chair.

**Connétable D. Johnson of St. Mary:**

David Johnson, member of the panel.

**Deputy D.J. Warr of St. Helier South:**

Deputy David Warr, member.

**Deputy A.F. Curtis of St. Clement:**

Deputy Alex Curtis.

**The Minister for Housing:**

Deputy Sam Mézec, the Minister for Housing.

**Head of Strategic Housing and Regeneration:**

Natasha Day, Head of Strategic Housing and Regeneration.

**Policy Principal, Strategic Housing and Regeneration:**

Jack Norris, Policy Principal, Strategic Housing and Regeneration.

**Deputy H.L. Jeune:**

Fantastic. Thank you. Minister, we have 2 hours today. We have got a number of questions. I am going to start off with policy priorities for 2025. So, Minister, are you confident that you will be achieving the actions under your remit that will contribute to delivering the Government's common strategic priorities by the end of this term of office?

**The Minister for Housing:**

Yes.

**Deputy H.L. Jeune:**

Fantastic. You have previously told the panel that much of what you want to achieve is policy based, and that your aim is to improve existing policy. What policy areas are you intending to improve?

**The Minister for Housing:**

The number one policy area to improve and get over the line this year will be the framework for residential tenancies with a new Residential Tenancy Law that will make changes to how people govern their residential tenancies. It is fair to say that is my number one thing that I want over the

line achieved and in force this year. But you may remember at the point that I took over as Minister for Housing, I set 3 headline ambitions: supporting more Islanders into home ownership; improving the experience of renters; and addressing the plight of homelessness. Beneath those there are bits and pieces that will fall into that. More Islanders into home ownership: I am hopeful that this year we can establish a new assisted home ownership product that we are in discussions with Andium about potentially delivering soon. I mentioned with renters, of course, the Residential Tenancy Law, but I am hoping as well that we can make some good progress in improving our relationship with the non-Andium social housing providers. With addressing the plight of homelessness, we have already made good progress in collecting data on that and this year, as we develop a clearer picture on that, that will help inform some of what we do with the Housing Advice Service and other bodies that we work with. But, as well as that, working with Andium to find specific solutions for particular homelessness issues that we are encountering.

**Deputy H.L. Jeune:**

Thank you, Minister. Some of those issues we will be delving into. But your first point about home ownership products, could you maybe expand a little bit more, it is something that we have not heard?

**The Minister for Housing:**

I would really like to. So, at the moment we are working with Andium about seeing if we can add to their Homebuy offer another kind of product that helps people into home ownership. I cannot say too much about it just yet until it is closer to being ready to go, but we know that of the products that are offered at the moment, First Step, Homebuy, people who are struggling into home ownership might have different reasons why, and not every product might address that reason. Some people might be struggling to put a deposit together, but probably could afford a mortgage, whereas some people will have the opposite problem; do have a deposit but cannot afford the mortgage. Not every product for assisted home ownership fits that. So there is one particular product that we are working out at the moment and hopefully we will have something relatively soon to say on that, but it is just another string to their bow in the things that they can do to get people into home ownership.

**Deputy H.L. Jeune:**

Thank you, Minister. We will keep an eye on what that is coming forward as soon as possible. Minister, are you aware of any further developments in the Parishes catering for the Island's ageing demographic?

**The Minister for Housing:**

So occasionally Parishes have approached me, having been inspired by our right-sizing policy that we produced last year, looking at particular sites in their areas and ideas they have got going about

what they might be able to construct and whether that fits in with what was behind our idea of the right-sizing policy and therefore would I be supportive. Because, if a Parish in particular is producing a scheme, they will want me to be on board with that. In the rezoned sites as well that there is potential of areas within those offering some kind of right-sizing offer. So I have had some conversations with Parishes about how we might proceed with that and conversations with the developer as well.

**Deputy H.L. Jeune:**

So do you think this is something that you would be able to push forward with in 2025?

**The Minister for Housing:**

Yes. Again, there is no one-size-fits-all right-sizing offer in the same way that is the case for assisted home ownership as well. For some people looking to downsize, some are perfectly happy to have a nice apartment in town, others would prefer to be in their communities in the Parishes that they are used to, so there are different offerings. I am confident that there is certainly one that we will definitely begin this year putting together that will be apartments in town. I am hopeful that working with Parishes and developers that we might be able to latch some on into some other developments across Parishes as well. Whether they will be up and running this year or not I do not necessarily know, but there will be progress at the very least.

**Deputy H.L. Jeune:**

Thank you, Minister. The panel's understanding is that since 2021 Andium Homes have built or are completing about 1,100 new homes, and you have just talked about even more that are on there and in talks with developers, et cetera. Given this context, do you believe that there is still a housing crisis?

**The Minister for Housing:**

Yes, most definitely. There most definitely is. We do not have a decent framework for residential tenancies, so that is a point I will keep making and that does cause problems for people and it helps. In particular young people feel like they do not have particularly good options in Jersey. That is a key barometer in my understanding of whether we have a housing crisis or not is how young people feel because they are our future. If we are losing young people because they do not think that they are going to be able to get a roof above their head in the way that gives them the quality of life that they want, then our Island has big trouble. We are not there yet and I do not know if there will be a moment, because what constitutes a crisis? It is not an exact percentage point on some list of statistics. But I feel that we made progress last year and, in particular, a bit of a spark of hope in some people that things are perhaps turning a corner and beginning to get better. But I do not know when that moment will be where we can say the fire is completely extinguished.

**Deputy H.L. Jeune:**

Maybe you could expand a little bit more on that because my next question was: what is the difference 12 months ago, but you have said there is a little spark, but what concretely would you say that has been in the last 12 months?

**The Minister for Housing:**

So concrete I would say that house prices did come down last year by the biggest amount that they have in about 20 years, real terms earnings went up. That was not the case for the few years leading up to that point. That does not mean that people are feeling that yet, and there may well have been people who had lost hope before those things happened that have not yet put their minds back on to home ownership to see if it is an opportunity for them now that interest rates are down a little bit, real term earnings up, house prices down. Some people might not yet have had a second look, having given up hope a few years ago. But that is a foundational basis that puts us in a better position today than we would have been 12 months ago.

**Deputy D.J. Warr:**

Just in terms of crisis, you talked about Residential Tenancy Law and rental, changing these laws. So you fundamentally now believe that is the major cause of the housing crisis as we stand here today?

**The Minister for Housing:**

I did not say that.

**Deputy D.J. Warr:**

I am just asking you to clarify that.

**The Minister for Housing:**

The crisis is multifaceted. There are elements of it but I think ...

**Deputy D.J. Warr:**

But you think the number one element is around stability in rent and security?

**The Minister for Housing:**

No, the number one thing is how young people feel. If a person who has grown up in Jersey and experiences that childhood here gets to the point of adulthood and does not feel like they have got chances in Jersey, that is a serious problem. Young people will look at different options for how they might house themselves in the future. That renting in the private sector will be a big part of that

because lots of young people want independence from their family home as soon as possible, and if they look at that and they see, as we were seeing until recently, an option of spending £1,500 a month for a small single aspect apartment with no parking that probably gets 20 minutes of sunlight pointing through the windows a day, you cannot blame a young person for feeling that will not give them hope. At the same time, if they think: “I will stay in the family home until I am 30 to save for a deposit”, and that still is going to be really difficult, maybe impossible, again you cannot blame young people for thinking that is a rubbish option as well. So it is multifaceted. Young people can choose independence early into renting and then moving on to home ownership and, if that looks like a dead end but so does staying at home with the parents until you are 30 and going straight into home ownership, then both of those will be considerations.

**Deputy D.J. Warr:**

But just to come back to your point about security of tenure, you put this as your big priority, but what you are saying here is ... I take your point about multifaceted, but security of tenure is just one element and that is probably the only element you may have any control over.

**The Minister for Housing:**

Security of tenure goes hand in hand with affordability as well. People will be looking at the rental market and think, if rents are extortionate, then that is not going to offer them hope of a better future. Even so, it is multifaceted, but the reason I raised renting as a key thing is because I am on the verge of having a complete draft of a Residential Tenancy Law to lodge, which will start making a difference sooner rather than later. So that is something I can see on the horizon very soon.

**Deputy H.L. Jeune:**

We will go into those questions in a second. But the last question from me around that wider common strategic priorities of the Government and there are a number of elements that could fall within your remit, and one is that we have noted in your response in November to the Violence Against Women and Girls report that included 3 main areas of focus to address in relation to your things around housing policy, about improving evidence, strengthening support, and providing opportunities. Where do these actions sit within your policy priorities for 2025?

**The Minister for Housing:**

Yes, I mean all of those are connected to other policy things that we are doing. There was mention about the evidence basis. We have prioritised getting our framework in place for collecting proper homelessness data. We have only got 2 quarters of that so far, but that picture will develop over time and that means that our services and partners can pick up on things that will either reflect what they knew was the case, and now they have the evidence for it, or might show surprising things that we might want to tweak offers in our support to match that. So that is helpful. Building more social

housing is a key part of that too, so has the availability of housing so people can get to the places that are right for them without languishing on a waiting list for so long. What was the third part of that?

**Deputy H.L. Jeune:**

It was evidence, support and provide; so I suppose the support.

**The Minister for Housing:**

Yes, indeed. In terms of support, Housing Advice Service has developed very well in recent years. I know that they are working closely with homelessness charities and providers and they are doing more outreach there to meet with people and say: "Right, how can we plan your route into stable and decent housing?" They have the capacity to do that now, whereas a few years ago there just was not that kind of thing going on. So that is something we want to keep building on.

**Deputy H.L. Jeune:**

Yes, and it is something that is important to remind the public that the services are there because not necessarily those who are already in homeless data would know that there is support and provision could be for them if they choose to move away from the situation they are in. So thank you, Minister. We will move on to the Connétable about the Residential Tenancy Law, so we will go more into depth on that.

**The Connétable of St. Mary:**

Yes, thank you for that. Yes, Minister, you stated in the last quarterly hearing that the Residential Tenancy Law was your number one priority in 2024 to get done. You just said now that you are on the verge of lodging it. Can you provide a general update please on the timeline for lodging?

[10:45]

**The Minister for Housing:**

Hoping beginning of March. We have had various iterations and every now and then, when you get a version of it, you then want to fill any gaps that you have not got to yet or you might want to tweak something when you see it in context of a whole document. I made a decision a few weeks ago to visit an area that I had not thought about making any changes to before, and that is introducing the concepts of mandatory and discretionary grounds for eviction. Beforehand, we were just looking at no change in that, but I met with stakeholders who I thought made a compelling case as to why that at the very least ought to be looked at. So that has added a few weeks on to it, but I thought it was worth it because it is an interesting idea and might strengthen the law. So that has added a few

weeks on to it, but that is the kind of thing that comes up when you do this stakeholder engagement and I thought it was worth it.

**The Connétable of St. Mary:**

That has come up, but is this panel going to see your final draft before lodging to give us more time to scrutinise?

**The Minister for Housing:**

Yes, I am hoping so. We want a clear-off from the Law Officers' Department that the draft is in a position where it is appropriate to do that, but as soon as that green light has been given there then most definitely.

**The Connétable of St. Mary:**

Thank you. You already touched on another point, which is similar to my question, about changes to the planned legislation. Can you elaborate please on your concept of mandatory and discretionary grounds for eviction?

**The Minister for Housing:**

Yes. So this is something that exists in U.K. (United Kingdom) legislation or the new legislation, I cannot remember which, but was not something that existed conceptually in where we were in Jersey. So you could theoretically get instances where a landlord rightfully goes to Petty Debts to seek an eviction, and it be what most people would regard as a clear and fair case, and the courts would still have full discretion and could either not grant an eviction or grant a stay of eviction that is more generous than people would think would be right, which de facto turns the landlord into an impromptu homelessness service rather than the Government being the homelessness service, as it ought to be. So the difference in concept there would be that when an eviction is sought for particular reasons - tenants wrecking the property or just point blank refusing to pay rent, that kind of thing - that there would be a greater compulsion on the court to say: "Yes, this is a clear case for eviction, and there must be an eviction", rather than prevaricate on it over a longer period of time, which can cause some landlords difficulties.

**The Connétable of St. Mary:**

Are you not interfering with the role of the court there in some way through this legislation? Is that going to be palatable to the judicial system?

**The Minister for Housing:**

We are still exploring the idea. I have not 100 per cent settled that that definitely will be included, but it was raised as something that could be different and I thought it is worth looking at, because I



do think the idea of, in clear-cut cases on proper grounds, being more firm, requiring action to be taken, and therefore putting an onus on Government to be ready to respond rather than forcing a landlord to play that role as homelessness service, which is not their job. Again, I am not 100 per cent settled, but it is something to look at.

**Deputy H.L. Jeune:**

Can I just ask on that, would that then mean that when you say the onus is on the Government as a homelessness service, would that mean then that the Government would then be obliged to support that person who is being evicted into finding new accommodation?

**The Minister for Housing:**

It is not a legal obligation, but everybody who comes to our Housing Advice Service to ask for help will, at the very least, be heard out and given advice and in particular cases would be escalated to involve services to help people. But it depends on the reason. If someone is being evicted because they have been too conniving then there ought to be a bit of responsibility on them to sort themselves out and, if they have got capacity to, then they should do and should not take the mickey out of the system. But then if it is a case where there is a little bit more to it, there might be some vulnerabilities or whatever there, then that is an instance where Government ought to be stepping in.

**The Connétable of St. Mary:**

Just following on, this is something which probably will come out during our scrutiny exercise, but you have dialogue with the court officials now, are you, on the mechanics of this?

**The Minister for Housing:**

There has been lots of dialogue with the Judicial Greffier and their team and how we are going to do all of this, yes.

**The Connétable of St. Mary:**

Sorry, I am leaping ahead, but when we get to scrutiny will we have the benefit of that dialogue in the form of exchanges of correspondence, et cetera?

**The Minister for Housing:**

I would have thought so, yes.

**The Connétable of St. Mary:**

Okay, thank you for that. Apart from that, there have been delays. Are there any other aspects which you are considering adding to or have been added to since your original plans were laid out?

**The Minister for Housing:**

There have been a couple of minor tweaks. So, in terms of the Rent Tribunal, originally I was not looking to have a legally-qualified chair and remunerating the membership. I changed my mind on that and that did come about through dialogue with the Judicial Greffier, and I was persuaded by that dialogue that that would be a change. That was relatively minor to sort that out in the legislation, but it is a little bit different to what I would have said a few months ago if you would have asked me that.

**The Connétable of St. Mary:**

You said a couple of other points. That is one; are there any others?

**The Minister for Housing:**

There may well be, but those are the only ones that came to the top of my head. Have I forgotten any there, any minor challenges?

**Head of Strategic Housing and Regeneration:**

We are going through the very iterative later stages of amending the draft provisions. It is working closely with the Law Officers' Department in particular to make sure that they are assessing the provisions and making suggestions where there might be some previously not anticipated holes in the legislation that need to be tied up. It is really difficult to pinpoint exactly what all those things are, but it is highly iterative, working between the Law Drafting Office, Law Officers' Department, and the Minister where there are more substantive issues. We would be really happy to provide this briefing to you, as the Minister suggests, so we can cover off how we went through that process in a bit more detail, but it is very live at the moment because we are in the very final stages.

**Deputy D.J. Warr:**

Yes, just on the Rent Tribunal, can you just pad that out a bit, about what it is your concept of a Rent Tribunal is and the structure, how it is managed, where it sits?

**The Minister for Housing:**

Yes. It sits with the Judicial Greffier and it would be chaired by somebody who is legally qualified. The rest of the members will not necessarily need to be legally qualified. I have not put quotas on the membership in terms of who has got to represent which sector, but the Minister for Housing would propose that membership to the States Assembly to approve there. The purpose of the Rent Tribunal would be to hear appeals on cases where rent increases have been proposed above the limits of the rent stabilisation that is proposed elsewhere, and their job would be to work out are these rent increases above those limits proposed for genuine reasons that are justified.

**Deputy A.F. Curtis:**

Just on that, you have obviously talked to us before about the idea that there would be caps involved on yearly increases. Is it your view that cases should be referred to this new Tribunal anytime they break or is it when the tenant believes that it was also unfair? So should they, by mutual agreement, also say: "This is beyond increase"? Is it on the tenant's responsibility or is it the landlord's responsibility to self-refer in your model?

**The Minister for Housing:**

The tenant, so with the proposed caps, which are R.P.I. (retail price index) or 5 per cent, whichever is lower, if a landlord proposes going above those caps they would say to the tenant: "And here is why", and there might be plenty of good reasons for it. They might have spent a few thousand pounds putting in a new kitchen. They might have not increased rent for years and market conditions have changed, et cetera, and the tenant can receive that and, if they are convinced that, yes, the landlord has got a good point here, then there is no point in going to the Tribunal because you are just wasting everybody's time then. But if they think that: "This is not quite right, I am not sure this is justified, I think this goes too far", they have the right at that point to go to the Rent Tribunal.

**Deputy A.F. Curtis:**

Thank you.

**The Connétable of St. Mary:**

I had a question on the Rent Tribunal later on but as we are here: am I right therefore in thinking are the mechanics and setting up the Rent Tribunal going to go hand in hand with the progress of this law, so the Rent Tribunal will be established by the time the proposition comes to the Assembly?

**The Minister for Housing:**

Not by the time the proposition comes to the Assembly because I would not be allowed to. I would not have the *vires* to do it at that point.

**The Connétable of St. Mary:**

What is the interaction with it? Is there going to be delay in the Appointed Day Act then so that the 2 coincide?

**The Minister for Housing:**

There will be a phasing of various parts of this. Do you want to ...

**Head of Strategic Housing and Regeneration:**

An area that is not settled is considering whether or not we go for an Appointed Day Act or whether or not the Minister enacts the law by order. The reason why we are considering that is the work that is involved to establish the Tribunal, to ensure that it is in place on the day that the law comes into force. It is quite an involved process and it is a challenge of having the *vires* to establish a Tribunal when you need to start that process before really the *vires* is created. It is not problematic because we know what the law is going to say and we can pre-empt that in that sense. But, considering this gives us sufficient time to ensure that the subordinate legislation provisions for establishing the Tribunal are prepared, which will become a second order, and court rules and procedures of the Tribunal are designed and in place, that we go through the recruitment process and then the Tribunal is ready to be established. There are a number of stages involved with that. It is not something that will be turned around just over the course of the lodged proposition, it is a bit more.

**The Connétable of St. Mary:**

I understand that. What I am trying to get is what I would not want to happen, or what cannot happen, is there to be a law in place which makes reference to the Rent Tribunal and its powers if it is not in being? So that aspect will have to be deferred, will it not, presumably?

**Head of Strategic Housing and Regeneration:**

Hence we would not want to see the operation of the law in the absence of the Tribunal, it would be challenging, so that is why we are considering the merit of an Appointed Day Act, which very much limits you to a defined period of time to do all of that work to establish the Tribunal or that the Minister makes the enactment by order, which creates a little bit of additional flexibility to ensure that we have gone through all of those additional processes that we need to, to develop the subordinate legislation, to get all the administrative procedures in place, and to go through a recruitment process to get the Tribunal. So it just gives that a little bit of extra breathing room to ensure that happens.

**The Connétable of St. Mary:**

I am trying to get an overview now. When we get to scrutiny, I am sure you will give us some more detail, okay.

**Head of Strategic Housing and Regeneration:**

Yes.

**The Connétable of St. Mary:**

Moving on to another aspect then, you referred to the intended cap on rent increases. It is in the public domain already. Can you just give some indication of what form that is?

**The Minister for Housing:**

Let us start from the beginning on this. We are proposing that rents should not be increased more than once a year. They should come with at least 2 months' notice that they are being implemented. Ordinarily, they should not be more than either R.P.I. or 5 per cent, whichever is lower. If there is to be an unordinary situation where the landlord believes it is justified to go higher than that, it will have to come with the note that says: "This is above the stabilisation limits. I am doing it for this reason." If you want to go to the Rent Tribunal to appeal that, that is the tenant's right at that point. So I would describe it as the most moderate form of rent control that could possibly be imagined in that sense where, most of the time, things will just run as they ordinarily do, but tenants will acquire a safeguard in the event that rents proposed are inflationary.

**The Connétable of St. Mary:**

Okay, but leading on from that, I happened to hear a snatch of an interview yesterday on Radio 4 where the rental market was such that potential tenants were going to a property and they could afford the asking price, but the volume of applicants was such that that was used as a base point. Is there going to be any legislation or are you contemplating legislation which would prevent landlords from starting a bidding war?

**The Minister for Housing:**

I am aware that is something in the Renters Rights Bill that the Government in the U.K. are looking at. It is not something that has been raised to us in Jersey as a significant problem. Maybe it happens from time to time, but we do not have any evidence of that, so it is not something that we are looking at in this law.

**The Connétable of St. Mary:**

I am sure the answer in that case, in any event, is that the landlord will just pitch high to start with and then work downwards rather than go up.

[11:00]

**The Minister for Housing:**

Yes. I mean, it works both ways. If a landlord is struggling to find a tenant, then a prospective tenant is in a position to negotiate down if they wanted to.

**The Connétable of St. Mary:**

Okay. Again, a more general one, we are aware that you have been engaged with raising stakeholders, including the J.L.A. (Jersey Landlord Association). Can you indicate how that is going?

**The Minister for Housing:**

It is good fun. I enjoy it. They are good company. No, it is good. I have made a point of trying to meet with as many stakeholders as possible and to engage in those conversations. There are different perspectives on a whole load of issues; not everybody agrees on proposed solutions, but I am the democratically-elected politician, so I have set an agenda of the main things I want to achieve, but I have been, to a degree, open-minded on some of the underpinning detail on that, which is why when we have engaged with stakeholders like the Landlord Association, like the Judicial Greffe, I have tweaked my position on a couple of things because I felt that good feedback came that was worth taking into account.

**The Connétable of St. Mary:**

Okay. On the reasons for any tenancies, again, you publicised at the outset what they were and you indicated now it might be a further one involving courts, eviction, et cetera. Are there any other reasons you have brought into the equation?

**The Minister for Housing:**

Sorry, I am not sure I ...

**The Connétable of St. Mary:**

Sorry, the reasons for evicting a tenant. You listed at the beginning what they were and now you have referred again to your changed position on, possibly with the court situation adding one. Are there any other areas you have added to?

**The Minister for Housing:**

I think there might have been minor tweaks to some of those, yes.

**Head of Strategic Housing and Regeneration:**

Yes, as the Minister said previously, we have been open to receiving feedback on the list of grants. Over the course of time we have included some, including whichever has arisen from engagement with the Landlord Association where they have highlighted requirements of property ownership and breaches of covenants, for example, being an issue with properties, which we have included. So that process continues to be iterative; we will catch any additional ones as they are required before the law is finalised.

**The Connétable of St. Mary:**

Okay, excellent. Again, a more general one. Is your intention to have the new Tenancy Law translated into other languages, given our demographic situation?

**The Minister for Housing:**

I would not do that with the legislation itself, because I think it is the supplementary documentation that we will want to do alongside that. We have been having conversations with our communications officer about what we do to communicate the changes that we are proposing. There is still more work to do on that, but I am conscious that everybody - landlord, tenant and people who speak other languages as their primary language as well - we need to consider that when we are getting across what these changes are, so everybody knows what their rights and responsibilities are. But it would not be the legislation itself.

**The Connétable of St. Mary:**

Okay, there would be a translation guide. Sorry, I am just looking at questions which have perhaps been amended by your answers already. Going back to the Tribunal for the moment, are there budgetary requirements in relation to that, or is that not an issue anymore?

**The Minister for Housing:**

Yes, there will be, and we will do a business case for that looking forward. But a very wise and prescient former Minister for Housing, several years ago, managed to slip a line into a Government Plan previously that accounted, a while ago, for the fact that there would be a rent tribunal in the future and there is an ongoing bit of funding as a starting point for that; that does exist. But there will be additional that we are in the process of doing a business case for.

**The Connétable of St. Mary:**

Okay. Again, apologies for going back on it, but the data that you have in relation to the housing market generally, is your understanding that this might lead to a stagnation in the market at the moment?

**The Minister for Housing:**

People make all sorts of predictions on that; I am not convinced that that would be a result of it.

**The Connétable of St. Mary:**

Okay, and you already touched on the composition of the Tribunal. My final question on this area is the interaction with social housing providers; I assume they get no exemption for that in any way?

**The Minister for Housing:**

They are exempted from the rent stabilisation measures, but that is because they are already subjected to a stronger form of rent control with a lower overall limit. So that makes sense and social housing rents policy sits with the Minister for Housing, who can tweak social housing rents policy if they so choose or if they are instructed to. The rents policy for social housing providers sits

separately; it sits in a good place and is stronger than what is in the R.T.L. (Residential Tenancy Law), so there is no point in applying the R.T.L. to it. The feedback that we have had from social housing providers has been positive otherwise.

**Deputy T.A. Coles:**

Just on that one, you mentioned ... obviously there was a situation a couple of years ago where one of the homes trusts over here increased their rent above that 4 per cent level. So do you think that that still stands firm then, that that policy of no more than 4 per cent is genuine? Or is it just subject to Andium, rather than the others?

**The Minister for Housing:**

That is just subject to Andium, that particular one I think, yes.

**Deputy T.A. Coles:**

So is there going to be a policy then to broaden that out further towards all social housing providers?

**The Minister for Housing:**

We are in the process of putting together a comprehensive social housing rents policy because the current policy is split up from multiple sources, some going back 10 years ago. There is a bit in a Ministerial Order somewhere and there is a bit in an amendment to a Government Plan as well, so we are in the process of consolidating that into a single source.

**Deputy T.A. Coles:**

Okay, but the Residential Tenancy Law may or may not come into effect before that is concluded; so at that point they would be held to this maximum of 5 per cent or R.P.I., whichever is lower?

**Head of Strategic Housing and Regeneration:**

Yes, that is correct. They would default to the standard provisions of the law until such time as they had a rent arrangement agreed with the Minister. In the case of Andium Homes, there is already a rent agreement with the Minister, so they would, on enacting of the law, become exempt from the main provisions of rent controls because they have their own. It would be for the other social housing providers to engage with the Minister - and for the Minister to be satisfied that the rent procedures that they have in place are adequate - to approve them and therefore create the exemption from the application of the law.

**Deputy D.J. Warr:**

Is this leading us to a definition of what a social housing provider is?



**The Minister for Housing:**

Not really ...

**Deputy D.J. Warr:**

No?

**The Minister for Housing:**

... it would remain as it currently is.

**Deputy D.J. Warr:**

Okay. I am just curious to know how you frame it in the law? I mean, how you frame and exempt if you do not have a definition of what a social housing provider is.

**The Minister for Housing:**

Yes, but social housing providers are noted in a schedule to another law, is it?

**Head of Strategic Housing and Regeneration:**

Yes.

**The Minister for Housing:**

Yes, so they are named as specific providers.

**Deputy D.J. Warr:**

Okay. And you think that is adequate?

**The Minister for Housing:**

Yes, it is fine; it is not causing any major problems. They are named as organisations and because they are that organisation, they are a social housing provider; there is not a definition beyond that that says anyone who meets these counts as a social housing provider, whether they are registered with us or not. They are both different ways of doing it, legitimate, but the one we have got at the moment is not causing any issues.

**Deputy D.J. Warr:**

Okay.

**Deputy T.A. Coles:**

Just quickly, listening to the iterative process you have been on and you are in that really final stage, what role has the Council of Ministers played in shaping this? Now you are at your very late stage, what level of support do you have from all those Members?

**The Minister for Housing:**

I am sure that it will be similar to, as the Chief Minister has made it with other propositions, where there is not a firm hand on the whip or anything like that. So I am sure that there will be Ministers who will not support it. Let us be honest, some of that will be ideological; people have different views about how far they think laws should go in telling people what they can and cannot do in contractual arrangements, and that can be political. There have been multiple Council of Ministers meetings with this as an agenda item, talking Ministers through what the proposals are, how they have developed, and there have been questions that have come back on that. I have had lots of one-to-one meetings as well to explain how they actually work and so they understand it. There is a good level of support, but yes, I am sure for political reasons we do not always agree on everything because we are a broad coalition.

**Deputy H.L. Jeune:**

Thank you, Minister, and I think we will move on now to homelessness and housing of vulnerable people, and Deputy Curtis will be leading on this.

**Deputy A.F. Curtis:**

Thank you, Chair. In one of the first briefings you gave to the panel, you stated that one of your key priorities until 2026 was, as you said, you had supporting Islanders into home ownership, improving the situation for tenants and addressing homelessness or the plight of homelessness. As this is the start of this section, could you provide the panel with an outline of the work you have already completed with regards to tackling homelessness?

**The Minister for Housing:**

Yes, the data project is a relatively significant one. We have had 2 quarters' worth of that being in place, and that is something that we have worked very closely with homelessness charities and other agencies as well to get as clear a picture as possible. I think there was really good buy-in for that and we are meeting frequently in various different contexts with those providers. There is a homelessness cluster, there is a homelessness Ministerial strategic group - or various different names - so I think there is lots of buy-in to that. But it is just data; it is not in itself the outcome; it is something that informs what we would do elsewhere. I mentioned in the answers earlier that the Housing Advice Service is doing more outreach than they have done before; they physically go to some of the homeless shelters and work with people to try to help them on their journey and do that as effectively as possible. I have been working with Andium to provide some specific

accommodation that would address a specific homelessness issue that arises from time to time. That is basically the acquisition of properties that do not sit alongside the rest of Andium's portfolio. So, not just a flat in a block of flats, a specific kind of home that would match a particular need, maybe a medical need or that kind of thing as well.

**Deputy H.L. Jeune:**

Minister, you just talked about that you have lots of meetings frequently. Could you just give an understanding of what the discussions are within those meetings and the actions that come out of those meetings?

**The Minister for Housing:**

Yes. I was just mentioning about Andium acquiring properties to address a particular need; that very specifically came out of these meetings, where people who are on the front line in the homelessness charities sat around that table with us reporting to us that there is a particular issue with this kind of thing that is arising at the moment. And having Andium around the table saying: "Right, is that something we can help resolve with our portfolio? Or is it something Housing Advice Service needs to engage with another agency to try to deal with?" So, we get particular issues that are identified and then from that we start moving on it. The acquisition of some homes for a particular need is exactly one of those things and I think has been a really good example of it.

**Deputy A.F. Curtis:**

Just on that, as things change - and obviously within this topic and many within housing, there are sensitive elements that it is good to sometimes understand - is there further information on these new policies that could be shared with the panel to inform what we would like to ask you about in the future, that maybe you could share with us at a later date?

**The Minister for Housing:**

Yes, definitely. If you would like a specific briefing on homelessness issues, we are more than happy to.

**Deputy A.F. Curtis:**

More specifically, it sounds like some specific elements of changing how Andium's model works. It sounds like you are referencing a few different examples of what could be going on, and rather than open up an open-ended debate here, it is more about those specific things being discussed with the panel.

**The Minister for Housing:**

Yes, great.

**Deputy A.F. Curtis:**

But turning back to data. You have mentioned data is not the end; could you inform us what kind of policy decisions and priorities the data coming out of the last 2 quarters of homelessness reporting are being led now?

**The Minister for Housing:**

Yes. We have only got 2 quarters' worth, so I do not think that is enough to build an idea of what the trends are. So it is too early to say exactly where we are going on some of these. I think there are lots of things connected in here that are being brought up by this data, some of which we probably could have predicted would be the case. But things like 85 per cent of people who are counted in this data have entitled status; so, it is people who have deep roots in Jersey, most of them. It is mostly men. The largest cohort of those men, one of the key reasons for having ended up in a situation where they are homeless, has been substance use. Whereas for women it is either being at risk of or experiencing domestic violence; that is the number one thing.

[11:15]

So there is a clear difference there. I am probably rambling and not really answering your question there.

**Deputy A.F. Curtis:**

Well no, I mean this is the first time we have had 2 quarters of data at a high level, as you say; it breaks down as well. We have data saying, roughly speaking, in the 3 high-level categories of houselessness, insecure and rooflessness, the numbers ... and it is just, as Minister, this is data that you do not want to just sit on as numbers, you want to - I am sure - act on. These conversations are useful to get your takeaway as to what you are feeling, having sat on this data and felt it and, ultimately, does it give you any steer? Does anything pop out of that data and go: "We expected the challenges around the number of people who are in a certain demographic or the number who are in insecure homelessness to be greater, to be lower." It is just how you are responding to that and evolving your thinking?

**Policy Principal, Strategic Housing and Regeneration:**

Would you like me to give a specific example?

**The Minister for Housing:**

Yes.

**Policy Principal, Strategic Housing and Regeneration:**

On the basis of the first report, we noticed that there were quite a number of individuals who are on waiting lists and that would be the Housing Gateway waiting list, for example, where they are living in temporary accommodation or a hotel, which is unsatisfactory and they should be moved on into more independent and long-term accommodation. In relation to that we had a discussion between the Housing Advice Service and Andium Homes to run through the list and look at what the situation was. We identified that a number of those individuals were on the waiting list to go into an Andium property, so the Minister made the changes to the Housing Gateway criteria in December, which was to give additional prioritisation in houseless and roofless situations where the Gateway could prioritise that person because they were not in a satisfactory housing situation; they were homeless. So that has speeded up the allocation of a home to those individuals based on that data. We also saw that there were a number of individuals who were in very acute situations; they might be J.M.A.P.P.A. (Jersey Multi-Agency Public Protection Arrangements) nominals, very high needs. So that would lead on to us considering acute need accommodation, which is one of the projects we are now taking forward with Andium, with the support of other government services. So that was one of the immediate things we did with the data. There were other things in terms of seeing the numbers of people who were ... for example, the Sanctuary Trust mentioned around mental health, so making sure that there is better co-ordination and interaction between mental health services and the providers. Those sorts of discussions inform discussions about why this is happening and then, through the homelessness cluster, ad those actions can be taken forward, discussions had, more co-ordination between the H.A.S. (Housing Advice Service), more outreach services. So I think it has started to inform service delivery. There is still a lot more to do with that in some of the specific situations, like young people and so on, but I think that that is starting to inform those conversations.

**Deputy A.F. Curtis:**

Okay, thank you. Minister, yourself and Mr. Norris have just outlined a few of the specific changes. There may be more that you are looking to deliver to address homelessness and the provision of housing, but what challenges do you see in dealing with some of those you mentioned relationships with? Sanctuary Trust or the delivery of acute housing through Andium. But are there any challenges that you foresee and how are you pre-empting them?

**The Minister for Housing:**

Well, having the homes available is a huge part of that and we are making progress, but you cannot construct a home overnight; that takes time. Being sure that we have homes available is really difficult when housing providers want people in their homes paying rent the whole time. It is not great to have empty homes that they are having to pay to maintain and not receiving rent for. That causes them, as an organisation, a difficulty. So how do we, as Government, work with them to build up that capacity and agree with them how that can be done? We have mentioned that Andium

will be acquiring homes and able to give them some capacity. We will probably need to do more, and that will involve finding these places and adding them into the stock to make them available. Because if you cannot find the right kind of home for someone who might have really specific needs, those are the worst situations. Because you might be completely aware of someone, know exactly what it is they need, know exactly what the issues are, and be willing and wanting to help them. But if you cannot physically find the home that ticks all the boxes and is right for them, those situations are really frustrating. So the biggest challenge is getting that capacity to do that, because that is bricks and mortar, and you have got to either acquire it or build it, and that takes time and can be difficult.

**Deputy A.F. Curtis:**

So are you confident that Andium - as they do have a significant move to sell stock as they build stock - are you confident that they are not selling stock that, in the short term, medium term, we will go: "If only we had not sold that as part of the stock. We are now buying stock." Are they keeping tabs, and are you keeping tabs on them, that they are not selling the wrong stock?

**The Minister for Housing:**

Definitely. One area of need is family-sized homes and, in the past, Andium has sold family-sized homes from their stock and they are slowing that down because of the need that there is on the Gateway for those kinds of homes. We know people are waiting sometimes a long time to get into homes that they need, and when it is an emergency situation that is really difficult and often very upsetting for that family. So they did respond to that, based on what needs they were noticing through the Gateway and what was coming to them. But at the same time, their delivery programme will start including more 3 and 4-bedroom homes in the coming months and years. A lot of one and two-bed flats have already been built and they are already on site for, which does give us good opportunities to consider, with the capacity that is now being provided, are there further tweaks that we can make eligibility criteria so people who previously might not have been considered get that as an option? What do we do with selling? Can we change the proportions? Do we offer new products? But you have to have the homes in order to do that. But the supply that they have been building has given us those moments to make those considerations, so all of that is on the table.

**Deputy A.F. Curtis:**

Okay, great. A couple more questions, just looking at the time. In the report that we have just been discussing, there were no people identified as living in inadequate housing. However, with the caveat that people living in these situations may not engage with the reporting process. Have investigations been made into how to identify these forms of hidden homelessness and where they are occurring?

**The Minister for Housing:**

Yes. Jack, do you want to ...

**Policy Principal, Strategic Housing and Regeneration:**

I would say that the inadequate housing would be in our agenda to ensure that it is more that we have confidence that that is the case. I think that there is a need for integration between the Housing Advice Service and other agencies, such as Environmental Health, to ensure that those situations where the quality of accommodation is perhaps in disrepair, whether there is overcrowding, those situations are directed to the Housing Advice Service so that data can be collected. So I would say that there is work to do on that. We have obviously got to where we have got the main agencies - the Housing Advice Service, the accommodation providers - involved. There is also a need to make sure that other services which might interact with individuals who are homeless or at risk of homeless are feeding in. Inadequate accommodation is one area where it may not be perceived as being homeless, or people in those situations might not perceive themselves as being in a homeless situation. So there is work to do there in terms of getting that message across and hopefully as the Housing Advice Service extends, it formalises itself, then we can make sure that other services are feeding in and people do know that they can go to the service in those situations.

**Deputy A.F. Curtis:**

Great. Now, if we cast our mind back to September, which feels a long time ago, in our quarterly hearing then, we heard that some initial success stories have been found as a result of the supporting sustainable tenancy scheme, in particular in terms of the hospital discharge and prison release. The panel were wondering: have there been any continued positive responses since then and have improvements been made in terms of, for example, adding prevention into the crisis model?

**The Minister for Housing:**

I wish we had Heather McManus here to help answer that. Has anyone had an update from her on any of that?

**Policy Principal, Strategic Housing and Regeneration:**

I have not, no.

**Deputy A.F. Curtis:**

Okay. The panel would love to hear on that one.

**The Minister for Housing:**

Yes, sure. That team do a lot of work behind the scenes, lots of outreach, and they are doing more than they have ever done before. So again, that is a really good area to explore as well and get insights from them, but we can help facilitate that.

**Deputy A.F. Curtis:**

Okay, great. In a response to your last questions without notice session, you indicated that you had worked to ensure care leavers are given access to permanent housing in appropriate conditions. What timeframe is being applied to this work and what progress in the short term are you anticipating you can make?

**The Minister for Housing:**

I am not sure; I am due to go and meet with J.A.Y.F. (Jersey Association for Youth and Friendship) either this week or next week. Not sure, but I am due to meet them very soon anyway and that conversation is something that will inform how I move on that kind of thing.

**Deputy A.F. Curtis:**

Okay, great. Finally, of course ...

**Deputy H.L. Jeune:**

I have a question, not on that particularly, but it is interesting to think about that in the future though, because we know that there will be an increase in need for care leavers, as we know, through the system. It is a question to understand how we would be talking with Andium, with the Minister for Children and Families to be able to have those more permanent homes available. With the Andium model, is that - following on from that, of course, that is specifically for the care leavers - but are you looking to that eligibility below 25? You have been talking about young people a lot earlier and there is this big gap between 18 and 25, both for care leavers but also for the wider youngsters in Jersey.

**The Minister for Housing:**

Just before Natasha comes in, I desperately want to get to that point of lowering it and it is something I am giving active consideration to.

**Head of Strategic Housing and Regeneration:**

The Minister for Children and Families is leading a piece of work on this at the moment and we are feeding into that. It falls as a subgroup of the Corporate Parenting Board. They are working closely with Andium; they are looking at their strategic long-term requirements, the young people who are currently in the system and when they anticipate them to be moving out of the system and into independent living and what sort of accommodation and support they require. In terms of under-25s, there is already the Partnership Pathway that allows people under the age of 25, where they are



care-experienced, and Andium do fall within the broader definition of a corporate parent because they are part of the Government. The gap that would exist is the non-care experienced young people who may find themselves in need of a home and in the absence of parental support of any kind. That is something that we are thinking about, and something that has been recently raised by Andium and by the Minister for Children and Families' office as well, so it is something we are talking about.

**Deputy H.L. Jeune:**

Good. It is something that I have continually questioned the Minister on and I think it is a gap at the moment.

**Policy Principal, Strategic Housing and Regeneration:**

I think that is highlighted by the statistics from the data as well; the number of young people certainly came across in the last quarter and certainly from the inclusion of the J.A.Y.F. data in that as well that highlighted that issue.

**The Minister for Housing:**

But with the supply of homes that Andium is providing, and looking at the rest of our Gateway statistics, I want to be ready ... at the moment I think it is viable to do more. It was not originally in the social housing roadmap to lower it beyond 25, but I would like to as soon as we can. But yes, measuring that with supply of new homes and Gateway statistics, at the moment I have confidence that it is the right time to do it. I will want to do it.

**Deputy H.L. Jeune:**

That is something that the panel has discussed before - and it is something that Deputy Curtis raised earlier - about the balance that Andium needs to take between selling off some stock versus whether Andium, as an arm of the Government's potentially responsibility of providing housing for the most vulnerable in our society. I was wondering if you are feeling, Minister, that that time has come to review that balance?

**The Minister for Housing:**

I do not; I think it is the overall numbers for supply that matter there. They are producing a lot of one and two-bed homes. If we get to a point where there is not the demand on the Gateway for the amount of homes that they have up and ready to be lived in, then that presents opportunities to either widen Gateway eligibility or sell more. My approach when those moments come will be to be balanced. I want to make sure that people in Jersey who are vulnerable and would benefit from social rental housing get that opportunity, but we also want to be supporting young people into home

ownership too. There is a balance to be struck and I think that is something to review bit by bit as developments go on, supply comes online and we analyse Gateway statistics as well.

[11:30]

But I am not planning a project that has the intention of reducing the supply of first-time buyer homes through Andium; I think they are a really good delivery agent for it.

**Deputy H.L. Jeune:**

Thank you.

**Deputy A.F. Curtis:**

Okay, great. Well, we will just wrap up this section with one final question, which is, of course, that you have moved into the new government offices in Union Street, and that is where the in-person Housing Advice Service is being provided from. What feedback has been received since that move and provisioning those services?

**The Minister for Housing:**

Feedback from who?

**Deputy A.F. Curtis:**

Those who use it.

**The Minister for Housing:**

I am not sure about direct feedback; that is something I can ask the Housing Advice Service. But I know that since moving there, they have now gone back to offering face-to-face meetings with people who apply for the Gateway. I do not know how this happened in the past or how we got to where we were previously - maybe COVID had something to do with it - but face-to-face meetings were not common as a standard offer for people getting on to the Housing Gateway. They have changed that now, so they are offering face-to-face meetings. I understand that there has not been a huge take-up of that, but that is not necessarily a bad thing. If people are perfectly happy with non-face-to-face contact, that is all right, but some people are taking it up. When I last spoke to the head of the Housing Advice Service, she said that she had found that face-to-face contact to understand who somebody is, what their dreams are, and how they can help them on that journey was really useful to her.

**Deputy A.F. Curtis:**

Are you going to consider a gentle push of that information to ensure it is communicated with people? Because I assume quite a few people might not still be going: “Ah, this is a door ready to be opened.” That context, that conversation, may well be helpful on both sides. So do you think you will be making a little push to make sure that information is just constantly percolating in the minds of those looking at the Gateway?

**The Minister for Housing:**

Yes, there have been some little pushes already. There was a fair amount on social media in the running up to the building being opened. Of course, the department was renamed so the word “housing” is actually in the name of the department. People can see it on a board and know: “Ah, that is where that is”, where it was kind of hidden before. So there have been little pushes and we will keep going on with that.

**Deputy H.L. Jeune:**

Thank you, Minister. We will move on. Though it is something that we have already touched on a little bit, Deputy Warr is going to drill in a bit more about Andium homes and social housing.

**Deputy D.J. Warr:**

Okay, so first question is: Minister, you recently took a trip to Vienna to better understand solutions applied to solve the social housing crisis. Do you believe the trip was a productive experience? If so, what were your main takeaways for how these solutions could be applied to housing issues in Jersey?

**The Minister for Housing:**

Yes. It was inspiring; Vienna is an extremely interesting and historic model of social housing. They have had their model for 100 years, apart from a brief interlude - which you know what I am talking about - and I got to see lots of things first hand. I saw a block of social housing flats that, from the ground, looked a little bit like Le Squez but had a rooftop swimming pool on it. We met with people who provide those housings and saw the pride that they have in them and the culture that they have as well, where it is a form of housing that contains all walks of life that people are proud of. They told us time and time again: “We have no ghettos. That is not what we have in this city.” I think the idea of social housing as something that is just for low-income people is something we should move away from. The quality of homes that we are building in our social housing are good; the offers that Andium provide as a landlord are really good and that is something that, as Jersey people, we should take pride in, in the way that they do in Vienna. But we did learn one significant difference though, which is that they have a magic ingredient in their system that we do not have in Jersey, and that is money. They subsidise their housing providers very heavily; that comes from taxation. In Jersey, we do the complete opposite, where our social housing provider subsidises Government because

they pay back to us £10 million a year more than they receive through the income support system. I have never supported that principle, that our social housing provider subsidises the rest of Government without a penny of that money being ring-fenced to go back into housing ...

**Deputy D.J. Warr:**

I think we are getting into a political speech there.

**Deputy H.L. Jeune:**

Sorry, Deputy. In Vienna, do they also sell off their social housing?

**The Minister for Housing:**

They absolutely do not. That is a big thing for them. I asked this question: "Do you provide first-time buyer offers? Do you occasionally decide to refresh your stock by getting rid of blocks?" They were absolutely adamant they do not do it and they even seemed a bit puzzled when I asked that question.

**Deputy H.L. Jeune:**

Yes, I think in a lot of European countries potentially there are social housing providers, but what they do not do is sell off their social housing stock.

**The Minister for Housing:**

Agreed. That is a big difference here and I will say that I think that is a reason why a copy and paste of the Vienna model would not work in Jersey, because it is part of our culture that people want to own their own homes and I think Government should support that aspiration. We are a democracy and that is what our culture is; we cannot tell people not to have that aspiration. But we can do it so much better than the U.K. did it. I saw a tweet today that it was the 50th anniversary of Margaret Thatcher becoming leader of the Tory Party, which I regard as a moment where everything went wrong in the U.K. One of those things was Right to Buy, which was a disaster that has really badly affected social housing provision in the U.K., but when we have sold homes to Andium it has been from a different model. Where there is an interest retained in those properties, where there are in perpetuity clauses, where they sell them off with shared equity, so they do not end up in the hands of investors who milk them for all their worth, as has happened to lots of ex-council housing in the U.K. So, we can have a position that allows home ownership offer through our government-owned social housing provider that does not lead to housing shortages in the social sector years later. So that was a big difference from Vienna, but something that we have put enough safeguards in compared to what they experienced in the U.K., that I am still a supporter of providing home ownership through Andium Homes as well as social rental housing.

**Deputy D.J. Warr:**

Right, next one. Minister, what conversations have you had with Andium Homes about whether the processes that they have ensure that maintenance, management and upkeep of Andium Homes meet the needs of the residents?

**The Minister for Housing:**

In terms of an overall system, not a lot, I do not think. I cannot recall a time recently where I have had an in-depth discussion with them about their entire processes. I think, generally speaking, they do a very good job, but when we get cases that come to us of people who have problems to report, we are liaising with Andium and we are pushing for things to be dealt with. They are pretty responsive; sometimes not as quickly as I would like and I do keep pushing them on it, but they are pretty good, I think.

**Deputy D.J. Warr:**

Okay.

**Deputy H.L. Jeune:**

Are they all signed up now to the dwelling licence scheme?

**The Minister for Housing:**

Yes, I believe so, yes.

**Deputy D.J. Warr:**

In the previous hearing, the panel enquired if there were any updates on your request to Andium Homes to provide detail on the mix between homes available for purchase and rental. Has there been any progress in this regard?

**The Minister for Housing:**

That is an ongoing conversation with them and it is something that influences where I am on Housing Gateway eligibility. I do not think there has been a specific change planned for an upcoming development - about the breakdown between them - I am not sure. But it is fair to say Andium are pushing me on Gateway eligibility; they want me to widen it because they are looking ahead to the next 5 years and what they are developing and they want to be sure that people are in those homes and living in them. But it is an ongoing conversation.

**Deputy A.F. Curtis:**

On that question, could you, Minister, push Andium for a bit more data? Part of that conversation came from the panel looking for an understanding as to the data that is coming forward, and we are

now moving forward and we still do not necessarily have the level of data that we were perhaps hoping. I think we were looking to use you - as you were saying it was something you were looking for - as a conduit that we could then scrutinise through. So, is it something you could take as an action away from this? That the panel want that information perhaps as much as it sounds like you are happy having it involved in conversations.

**The Minister for Housing:**

We could do a joint briefing with Andium that does a forward look at their projections for what they are developing and where that sits with demand. Is that the kind of thing you are after?

**Deputy A.F. Curtis:**

It is also about the purchase and sale breakdown.

**The Minister for Housing:**

Yes, that would include that as well.

**Deputy A.F. Curtis:**

Just to flag that here, thanks.

**The Minister for Housing:**

Yes, indeed. They have got developments that they are on site for at the moment that they know how many of those homes they are planning to sell, how many are due to be for social rent. They have an idea of several years in advance of where that is going to be, so that does include that mix.

**Deputy D.J. Warr:**

Carrying on that data theme, and that is around the Affordable Housing Gateway. I know historically we saw huge demand for ones and 2s. That was where the demand was, which led to Andium building lots of ones and 2s. Is that data more alive today than it used to be? Are you more comfortable that it is an accurate reflection of where we are at the moment? It comes back to determining whether you sell or you rent, those kinds of things.

**The Minister for Housing:**

There is a project in the Housing Advice Service at the moment, contacting everybody who is on the Gateway to say: "Is your application completely up to date? Are you still looking? Has anything changed? Can we refine your application to make it more accurate? Or if you do not need to be on there anymore; is it okay to take you off?" To get that as accurate as possible as to what the need is. But it is the need from people who are eligible; I mean, if you have a need, but you are not eligible, you are not going to feature in the Gateway statistics.

**Deputy D.J. Warr:**

Just to add to that, that is what is giving you confidence to open the eligibility criteria more?

**The Minister for Housing:**

It is the combination of being sure that Gateway stats are an accurate representation of need within the current criteria. Looking ahead at the building programme and what is likely to come online in a certain length of time, is what is being built meeting the need that is already demonstrated or is it exceeding it? Because if it is exceeding it, then that is a really good opportunity to widen. But also, we have to keep a watching eye on how those social rental homes are promoted, because if people do not know that they are available then they will not end up there, even though it might be a good option for them. So there is work to do with Andium as well about promoting their offer and making sure people know that these are available and they can apply for them. Do not languish somewhere that is bad for you if it is another option.

**Deputy D.J. Warr:**

Fair enough. Just to carry on that theme, if we put younger people into social housing provision and they meet the eligibility criteria on the Gateway at that time, is there any work being done around if your job prospects improve, if your income levels improve - I think I raised a bit of this in the Assembly last week - if your income level exceeds the criteria, is there any work going on around what might be able to be done in terms of ... that could be clogging up the system. People who are housed who actually should not be in social housing.

**The Minister for Housing:**

There are 2 things to say to that. We do not currently continue to monitor people's incomes when they go into social housing. The Gateway is a gateway; once you are through it, that is that.

**Deputy D.J. Warr:**

Sure.

**The Minister for Housing:**

They are not monitored from that point, so we do not know exactly how many people have gone into social housing and then seen their circumstances change and are potentially on significantly higher incomes. I have to say that there is a degree to which I am relaxed about that, in that I really do not think we should have a system where people get turfed out of their homes for doing well. I do think that if you go into social housing and you get your job promotion, you advance and all the rest, the consequence of that should not be to have someone peering over your shoulder saying: "Should you really be there?"

**Deputy D.J. Warr:**

It is more, is it appropriate that they should still be paying 80 per cent of the market as opposed to paying 100 per cent if you can afford 100 per cent?

**The Minister for Housing:**

That is a good question, and it is something that I have briefly raised with Andium about whether there could potentially be tweaks to the rent system that took into account some form of means testing. Not means testing at the bottom, but means testing at the top. That has been a very - what is the right way to phrase this? - that has not been an in-depth conversation about how the mechanics for that would work, but I think that if we could come up with some mechanics, that might be a good way of saying to people: "If you are in social housing and your incomes have gone up substantially, you could pay into the system to help others by paying a more reasonable rent there."

**Deputy D.J. Warr:**

Yes.

**The Minister for Housing:**

But again, it would come down to the mechanics about how you actually manage that and be sure that you are means testing effectively and doing it properly.

[11:45]

But it is something I am conscious of, yes.

**Deputy D.J. Warr:**

Okay. Next question, then. Please could you provide an update on any further discussions that have taken place on the provision and funding of flooring in social housing?

**The Minister for Housing:**

Not a lot for a while now, because we looked at some options previously in the run-up to the Budget and it was not something we were able to make particular headway on, to be perfectly honest.

**Deputy D.J. Warr:**

So it still sits with the Minister for Social Security to provide flooring for social housing?

**The Minister for Housing:**

Grants, is it? Is it grants now?



**Deputy D.J. Warr:**

I think it is grants; I do not think people pay for their flooring at the moment, is that right? That is what changed; I did know that changed.

**The Minister for Housing:**

Yes, still that has not changed back ...

**Head of Strategic Housing and Regeneration:**

I have not heard that that position has been reversed back to the original, no.

**Deputy D.J. Warr:**

Okay. My last one is another data question and I think we will just move on to First Steps schemes.

**Deputy H.L. Jeune:**

We are going to first move to Deputy Coles and the housing market.

**Deputy D.J. Warr:**

Sorry, I had forgotten we had flipped it around.

**Deputy T.A. Coles:**

You switched it on me at the last minute, David.

**Deputy D.J. Warr:**

Sorry, thank you.

**Deputy T.A. Coles:**

Thank you, and thank you, Minister. Given the ongoing cost-of-living crisis and financial pressures on households, do you feel that now the time has come to update the Government's definition of affordable housing?

**The Minister for Housing:**

No, I do not. This question of what is the definition of affordable housing is one that there are great debates over and, in all honesty, there is no perfect definition of it because affordability is completely subjective to an individual household's circumstances. You can get a single person on one income with a particular need and a household on exactly the same income but with 3 kids and all the rest, and their outgoings are obviously going to be totally different. A one-size-fits-all definition is not possible. From the perspective of what we are delivering though the definitions of affordable

housing, so social rental ... and people say to me: "80 per cent of market rate is still not affordable to me." They have a point in lots of circumstances. If you are on a low income and for whatever reason are not getting full income support, even 80 per cent of market rate is a stretch. There is an element of the definition that would not match with what people's expectations were. On the purchased housing the definition of affordable basically means some assistance has been given to someone to make it affordable for them, but then if you are buying a 4-bed versus a one-bed that level of assistance might look different. I do not think there is a helpful and easily digestible definition of affordable housing that everybody will always be very happy with, but I think for the mechanics of delivering the kinds of housing we are doing the definition we have at the moment I am okay with.

**Deputy T.A. Coles:**

So you are comfortable that if the term "affordable housing" was to refer to a spectrum of conditions by which houses are made available to people, would probably be a ...

**The Minister for Housing:**

That is it in a nutshell. We have had these conversations with the States of Jersey Development Company as well because there are models of affordable housing that have financial implications. If you are going to do an affordable housing scheme and your definition is that those homes are sold via a shared equity scheme, what is the percentage of equity that you do? How far do you go for someone on a particular income? At what point do you say: "We cannot really go any further so perhaps home ownership is not where you can be at this point." But, again, that has financial implications. The higher an equity share you offer the harder it is to fund the development of those homes in the first place. So, yes, it is complex. Normal people out there in the real world will probably not like that definition because it is not tailored to their personal experience; it is tailored to what we are trying to deliver, if that makes sense.

**Deputy T.A. Coles:**

Yes, I believe it does. Can you detail what consultations you have had with other Ministers regarding the balance of available housing stock on-Island in terms of type and price, and are you comfortable that this is heading in the right direction to meet the diverse needs of Islanders?

**The Minister for Housing:**

I think I am probably more optimistic on that than I have been in the past. I do not think there have been many in-depth discussions on that because a lot of the framework we have been working under has been the Island Plan, which was based on a set of assumptions at the time. Times have changed since then and our population projections in particular are different, but they are different in that our population is projected to be lower than we thought it was going to be. But the rules for developing those particular sites remain as they were, so that has made it easier to deliver the

amount of housing we need because we were planning to deliver more than the population projections now indicate that we would need. That comes with all sorts of other problems in terms of working age population, but at least in the provision of building the homes that we were planning to at the point of the Island Plan it leaves me feeling a bit more optimistic than I otherwise would have been.

**Deputy A.F. Curtis:**

The Island Plan of course is a framework but the guidance around the provision of the types and styles of home in some ways is left quite broad under the policies that define it, saying that it should meet the creation of sustainable, balanced communities. Do you see it as your role as Minister for Housing within any plan period - and obviously we are in the Bridging Island Plan - to feed-in: "We do not want a development of this because it would result in 'an unacceptable overconcentration of any type, size or tenure of housing'." Where is your role in saying: "Hang on, Minister, your team are not the experts in housing balance right now because I am the Minister for Housing and you are obviously doing that." Do you have meetings regularly to reset that understanding?

**The Minister for Housing:**

Not really with other Ministers, but we do meet with developers who will come to us - either directly to me or to officers - to say: "Look, we are looking at this site, is there a particular balance that we ought to be thinking about that?" I had a really good conversation with a developer last year about a particular site that they were saying to me: "We think we could do this breakdown and that breakdown; where does that sit with what you think the need is?" So the engagement has been good there and I am able to feed back into that to say based on where we are now, yes, that kind of breakdown between affordable housing or open market housing or whatever is probably okay. I do submit comments to lots of planning applications as well to opine on whether the breakdown of homes and tenure that they are proposing is appropriate. I probably occasionally provide unhelpful comments to some developers; some have wanted to build homes that I have considered too small and I have not been shy in saying so. Then it stands with the good Planning Applications Committee to hopefully take into account what I have said one way or the other.

**Deputy H.L. Jeune:**

Minister, just to clarify, you are talking about all types of development, whether that is open housing market or under the affordable housing scheme?

**The Minister for Housing:**

Indeed, so we get applications to develop on sites that were not specifically designated for affordable housing but if they are of interest enough or significant enough then I would comment on that. I

would not comment on a small extension to someone's private home; but a more substantial thing, yes.

**Deputy A.F. Curtis:**

Could I just check once more on that? So those conversations have been with the private sector. I will just quote the preamble of this policy which talk about where you get the data from for what housing need is and it says: "Including guidance from the Minister for the Environment or the Minister for Housing and Communities will help to determine housing need." Have you considered or had any meetings with the Minister for the Environment to start providing guidance, especially given obviously that the Bridging Island Plan has been extended beyond what its original plan was? Do you think now is the time perhaps to intervene, given it is going to be more than a 3-year plan?

**The Minister for Housing:**

I would have to give some thought to that.

**Deputy T.A. Coles:**

Can you provide the panel with an update on work being completed through the right-sizing policy, and if this policy is proving successful in its intent?

**The Minister for Housing:**

I do not know if we can say it is successful yet because I do not think we have had enough time on that, but it has piqued interest and I have had developers proactively approaching me to say: "Interesting idea; how do we take this into account? What should we do with it?" The States of Jersey Development Company is now actively considering right-sizing offers in their developments, which is really positive, and they are going above and beyond in what kind of incentives they can offer people to make it a really attractive offer. Rather than just something on the side you can apply for if you like, how do they entice people into it which is really good. With some of the rezoned sites as well, I imagine over coming months there will be input from us as to what the breakdown might be, how you might fit it in with the rest of the offering then. I do not know if anything has physically been delivered yet but it has provoked enough conversations for me to think this has permeated and people are thinking about it, which is good.

**Deputy T.A. Coles:**

We have seen one of the housing development sites in St. Peter that was being done by Andium Homes had no right-sizing options. Has dialogue included Andium about future sites and provisions from themselves?

**The Minister for Housing:**

Yes.

**Deputy D.J. Warr:**

In terms of that right-sizing, when I hear S.o.J.D.C. (States of Jersey Development Company) incentivising - that is Government incentivising - is that same incentive allowed in the private sector as well, whether it be a stamp duty holiday or something like that? Is there care taken over making sure that we do not have Government-led A.L.O.s (arm's length organisations) who are outcompeting private sector in these areas?

**The Minister for Housing:**

I believe the exact opposite. We should be trying to outcompete the private sector. We should be trying to establish really high standards that everybody is falling over themselves to try to meet to make sure they have got customers who come to them. But that being said, we have noticed some developers themselves innovating and coming up with schemes that go beyond just offering a home to buy; helping people with their furniture, helping people with some of the specific costs ...

**Deputy D.J. Warr:**

So are you suggesting Government should be helping people with their furniture?

**The Minister for Housing:**

No, not necessarily. The S.o.J.D.C. to provide some kind of incentive to right-sizers, and some of those can come with conditions; they can come with the condition that you are selling your old home to somebody on the assisted purchase pathway. That is a really good deal to do that trade off. You can have this incentive but the trade-off is you have got to then help the next people coming along the line. Private sector probably would not do that. But turnover of home sales has been down recently and if that leads to developers who want to sell the homes that they are building to innovate and come up with extra offers, that is something certainly to be welcomed. If our Government-owned housing providers have provided some inspiration for them to do that, that is a really good thing.

**Deputy A.F. Curtis:**

Could I just ask, you are mentioning about incentives and obviously S.o.J.D.C. being closer to us than the private sector I presume means there is more policy influence, and I think stamp duty just came up as an option, perhaps there might be other financial incentives. Are those costs that you expect to be borne by the developer, so once they have purchased a site as part of their provision these are things they want to offer to incentivise it, so ultimately they come off their profit line? Or do you see these things one way or another subsidised earlier up the development by Government? There could be a number of ways that could happen but I do not know. Where do you see that? Is

it S.o.J.D.C.; they would like to do these things and it is their free will to choose to, they just reduce their profit? Or is it almost more of an agreement with Government that requires some form of funding?

**The Minister for Housing:**

We have not had any conversation about grants or anything like that to enable that kind of thing, but S.o.J.D.C. will be in frequent conversation with myself and the Minister for Treasury and Resources as well to explain to us: "This offering has this financial consequence, is that okay?" I push hard to get as much affordable housing or assisted purchase housing in those offerings, and that has an effect on the bottom line, and S.o.J.D.C. have to work hard to find the most efficient way of doing that. Some of that is in the phasing of developments as well; offering the shared equity section at the start means you can have cashflow problems or cashflow challenges early on. If they think that affects this bottom line in this way or that way, this offer does this, that offer does that; it is just a balance to find with all of that what we are all happy with.

**Deputy A.F. Curtis:**

But is it S.o.J.D.C.'s lead on saying: "We would like these provisions" and they need to obviously check their cost implications ultimately with Government as to - you might have wanted a return of this, your return might be slightly low on the sales in the end - the profit that S.o.J.D.C. would have?

[12:00]

**The Minister for Housing:**

Honestly, questions of return would be more the Minister for Treasury and Resources than me. My mission is to squeeze as much out of them as we can in terms of provision, and the Minister for Treasury and Resource's job is to temper in that ways that she will consider as reasonable as possible.

**Head of Strategic Housing and Regeneration:**

It might be worth highlighting that the main objective of S.o.J.D.C. is not to make a cash return to Government; it is about continually reinvesting back into the community. When we are talking about their developments that are on the horizon - be it the South Hill development or the future redevelopment of the waterfront - the development profit, if you like, is already assigned to a community benefit to either reinvest back into affordable housing, which is an earlier decision that was already made in the case of South Hill, or to reinvest into public infrastructure and affordable housing, which is the decision that has been made on the waterfront. It does not limit a return to Government by providing these incentives and packages; it is part of what had been determined as

an objective of S.o.J.D.C. to ensure that their developments are meeting the needs of the community.

**Deputy T.A. Coles:**

I will jump down on our question plan because the mention of stamp duty has been brought up within the right-sizing policy. Have there been any further conversations around C.O.M. (Council of Ministers) about whether there is going to be any movement on a right-sizing stamp duty discount? Obviously this still sits with the Minister for Treasury and Resources but are these conversations are taking place?

**The Minister for Housing:**

Not at Council of Ministers, no, and not even below that, to be honest, since the policy was announced. It was an active consideration when putting the policy together and I think that there were opportunities with it, but on balance the final decision was not to include it and we have not really revisited it since. But of course on particular developments the provider is free to offer assistance with covering stamp duty if that is part of the incentive that they want to offer. That is a totally different way of doing it, and there is still stamp duty but it is help for the buyer to pay it.

**Deputy H.L. Jeune:**

Have there been any other discussions around stamp duty within the Council of Ministers?

**The Minister for Housing:**

Not since the Budget debate where we reached conclusive and positive outcomes on stamp duty looking forward. So, yes, there were amendments to the Budget debate, we discussed the pros and cons of all of those, and the States then made the decisions it did which very nicely were the same decisions I would have made if I were completely in charge. Nothing has been raised since then; not to me anyway.

**Deputy T.A. Coles:**

In response to an oral question in the Assembly about possible land banking through unused planning permits, the Minister for the Environment said that he would need to be very careful about interfering in the market and withdrawing planning permission when a development has commenced but not been completed. As Minister for Housing, do you agree with the interpretation and what can be done to address the issues that you see, including the potential use of powers invested in the Planning Law?

**The Minister for Housing:**

That obviously does not legally fall within my official responsibilities; that is still the Minister for the Environment. I am somebody who would want to be reasonably tough on this thing, so I would lean more in that direction. I do not know if that is the Minister for the Environment's position always; I think it might sometimes be and sometimes less so. I would guess we might not always be aligned on that but my philosophical approach would be to want to be relatively tough on that kind of thing and come down on developers if they are not doing the right thing. But it is not me who would officially do that.

**Deputy T.A. Coles:**

This is another example of where your portfolio very much does heavily link in with the Minister for the Environment's. Is it not then something to consider that maybe there should be more regular meetings between yourself and the Minister to discuss these kind of issues as they present?

**The Minister for Housing:**

Yes, to be perfectly honest, I think so. I had a really good meeting with the Minister for the Environment yesterday on a slightly related matter and you have a point.

**Deputy H.L. Jeune:**

On that, Minister, you are saying of course a lot of this responsibility lies with the Minister for the Environment, but what powers or *vires* do you have that you could move this forward or, as you say, be a bit tougher in this area? Is there something that you could instigate to help in this situation?

**The Minister for Housing:**

I do not think so, apart from just using my voice. The one thing that I do have is when there are development proposals above a certain size, that policy H5 or H6 ... I always get the numbers wrong.

**Head of Strategic Housing and Regeneration:**

H6.

**The Minister for Housing:**

H6, there you go, thank you. When that is triggered I then have to be involved in approving the affordable housing scheme that is included in part of that on private developments. So when that happens I have a moment where I have a lot of power in that and if I wanted to destroy everything I theoretically could, although obviously I would not. In those circumstances I do have power there, but for ones as Deputy Coles was mentioning, apart from using my voice, probably not a lot of power.



**The Connétable of St. Mary:**

That policy you just mentioned, as far as you are concerned could that be improved with amendment so your consent or input was required? A small amendment maybe.

**The Minister for Housing:**

Well, again, it was a very wise and prescient Member who brought that as an amendment to the Island Plan originally and it was tougher in its original form. The version of H6 that exists is a compromise between that Member - me - and the then Minister for the Environment. It has I think only been triggered 3 times; 2 of which were very easy, one was a little bit more difficult. I would have been happy for that to have had a lower threshold and a higher contribution, and honestly I would still like to get there at some point. But for now that policy is being followed and there are sites where that has been used.

**Deputy H.L. Jeune:**

Are those sites being developed in those 3 occasions?

**The Minister for Housing:**

Well, one of them lies dormant at this point which may get to the point that Deputy Coles was referring to. One of which is certainly in very early stages and they have not done anything yet, but all indications were perfectly positive and H6 was not a barrier to them, they were very happy to give their contribution with it. As was the other one; I do not even know if I am allowed to name them but ...

**Head of Strategic Housing and Regeneration:**

It is all in the public domain; they are public decisions. On our list we have the Les Sablons development, the Romerils development, the South Hill development and the Hotel Savoy.

**The Minister for Housing:**

I do not know where the Savoy one is on its journey at this point; I cannot remember off the top of my head, but Romerils, they obviously have not started that yet but we did not have any problems or anything as they were liaising on that.

**Deputy T.A. Coles:**

I have 3 questions remaining and they are all varying different topics along the line. Can you outline what progression, if any, has been made in the guidance for landlords concerning pets in rental properties?

**The Minister for Housing:**

Yes, I believe there was a meeting, not with me but at officer level there was one very recently I think. Is that right? Yesterday, there you go. We are still a little while away from the deadline to that but it will be produced and there has been a meeting as of yesterday on it.

**Deputy T.A. Coles:**

It has been stated that over 6 million people in the U.K. do not have access to essential furniture, furnishings and appliances; a problem that has now been referred to as furniture poverty. Has any research been done in Jersey to understand if this is an issue requiring action on-Island and are those accessing social housing in Jersey provided with furniture?

**The Minister for Housing:**

They are provided with some appliances but I do not think they are provided with furniture. It is a really good question and I bet you there are some charities in the Island who would probably want to provoke that kind of discussion. I know that there are charities that will step in and help people buy things if they are struggling to afford them; it might be a children's bed or that kind of thing. I am not aware of any actual formal study being done on that and what the extent of furniture poverty in Jersey might be, but it is a very worthy subject to look at, most definitely.

**Deputy T.A. Coles:**

Is this something you could then draw with a conversation with, say, the Minister for Social Security, who may hear more about these tales than yourself?

**The Minister for Housing:**

Yes, I can raise that and, off the top of my head, I can think of some charities that I know would definitely want to feed into that.

**Deputy H.L. Jeune:**

I think this also feeds into your focus on young people. Often that is a barrier to go out into the housing because of the situation of not being able to acquire furniture and appliances.

**The Minister for Housing:**

Yes, sit at a table to have your dinner if you cannot find a table and chairs, yes.

**Deputy T.A. Coles:**

Potentially with the Minister for Children and Families in regard to care leavers and that scenario.

**The Minister for Housing:**

Indeed, and there ought to be funds available to help in those situations. The care leavers' offer that I helped set up is one, and hopefully very soon we will have the care leavers endowment fund as well to use.

**Deputy T.A. Coles:**

The final question from me, I believe it stems more from one of the roles of your Assistant Minister. In previous quarterly hearings you suggested modelling would be required to better understand the implications of any possible changes to housing qualifications system. Have there been any advances in this area and what are the long-term plans of any adjustments to housing qualifications?

**The Minister for Housing:**

The Council of Ministers discussed some changes to the Control of Housing and Work Law yesterday. It is my Assistant Minister who is leading on that but she is doing that in her capacity as Assistant Chief Minister rather than Assistant Minister for Housing. There will be those changes that will be lodged I guess fairly soon, and I am sure she will be offering briefings to Members on that. Because it is her domain I will not spoil too much on it but I think what she is looking at first off is not particularly drastic. A degree of it is cleaning up some of the more archaic nature in the law, making it a bit easier to understand, and I think there will be a couple of changes to some eligibility things as well, but it is for her to detail that. But there will be something relatively soon coming that will make some tweaks to that, but they are not that drastic, I can say that much.

**Deputy D.J. Warr:**

I just want to go back to my series of questions around Andium. This recently came up in the Assembly around the 80 per cent rule and the criteria. My biggest concern right now is who polices Andium and the fact that their homes are at 20 per cent beneath the private sector, and where do tenants go if they challenge that?

**The Minister for Housing:**

Ultimately to me, and I would have to make investigations with Andium to work out have they adopted a sound process for determining what a market rate would be and what deduction would, therefore be charged on it ...

**Deputy D.J. Warr:**

Do you think there is enough separation there?

**The Minister for Housing:**

Not necessarily. Honestly, in an ideal world it would be great to have a social housing regulator that would be the independent body that would do that, and at some point in the future I hope we get to that. It is not a priority right at this very moment in time because I cannot see a scale of problem that means we need to focus all of that energy and time prioritising that particular thing. I am not aware of an instance where I think Andium has not correctly applied their rent policy. I have had the odd constituency case where it has come to me to be suggested that that is the case, but when I have looked into it I have been content that it has been followed.

**Deputy D.J. Warr:**

Do you feel people have justice right now?

**The Minister for Housing:**

I do, yes. I would prefer a more objective and independent system ideally in order to give them that, but as it stands I think things are okay, which is why at this moment in time it does not need to be a priority to set up new infrastructure to deliver on that. But in an ideal world it would be something that you would have, yes.

**Deputy T.A. Coles:**

If that was incorporated into like a public services ombudsman as a shared responsibility could that be a pathway for that?

**The Minister for Housing:**

Yes. Was any thinking done on that?

**Head of Strategic Housing and Regeneration:**

There was. At the time there was consideration of having a housing tribunal which could have had the jurisdiction to consider complaints in the case of social housing. As the Minister mentions, there is also the concept of a social housing regulator which has been long on the table, and there is also the public service ombudsperson which could in theory have had the *vires* and reach to also consider social housing or States-owned entity complaints. There is a lot of choice there in terms of how you want to handle it but, in the first instance the Minister has highlighted, Andium have a complaints procedure, that escalates to the Minister for Housing. We have a formal relationship with the shareholder which is the Minister for Treasury and Resources, and there are set obligations through the memorandum of understanding there. So there is already a tiered approach that if there were clearly some issues that were becoming apparent in their setting of rents, which we would quickly see through complaints to the Minister - and we do have the odd contact about rent levels - then

that would be investigated, and it does already have quite a thorough route to pass through to ensure that it is properly investigated and worked in a constructive way with Andium.

[12:15]

The decision as to whether or not to have an independent regulator; there are clearly options available but Ministers have not decided as to whether or not now is the right time to do that.

**Deputy H.L. Jeune:**

Thank you. Just reaching our final 15 minutes. Something that we have not touched on is the First Steps scheme. Minister, could you provide the panel with an update on the statistics of the First Step tranches to date?

**The Minister for Housing:**

Yes, so in total from last year we are looking at 54 properties either have been purchased or are in the process of being purchased. That is towards the upper end of how many we thought could be covered by it. We thought it would be between 40 and 60, so 54 is towards the higher end of that. The most common type of home that has been purchased through it has been 3-bed houses, and that was 20 out of 54 there; 6 4-bed houses and 14 one-bed flats. So it has been a mix. I am pleased with that. When you set up a scheme like that what do you want the focus to be? Do you want it to be for particularly young people getting a one-bed flat that is their first step on to the housing ladder, for them to then as they get older and start families expand, or for those to go straight into a family-sized home and give homes to children who have already been born. It is a mix where we have got with that. That is pretty good. The average equity loan that was offered was 36 per cent. The maximum was to be 40 per cent but we are averaging just a little bit beneath that. So I think that has been reasonably good value for money, and of course we have got another £2 million to look at this year for the next tranche.

**Deputy H.L. Jeune:**

Looking at those patterns, what kind of lessons have you learnt from those? Are you going to be making any changes to that next tranche, or are you going as is?

**The Minister for Housing:**

Not really. For the next tranche we are not planning any major changes or anything like that. Along the way there were one or 2 slight issues but I think most of those were to do with communication rather than application or eligibility. That was people who had gone down a path looking to acquire a particular type of home to then find that it was not an eligible home for the scheme, and they had gone too far before finding that out, which was not great, so we did tweak some of the

communications on it as we went along. But I am really pleased with it and the only thing I want is more money for it; that is the main thing.

**Deputy H.L. Jeune:**

This is a question now that the Budget has been agreed, and of course the money that you have assigned to this scheme for the next tranche is underspend. Has there been any funding of underspend in different budget areas that could be transferred to increase that amount?

**The Minister for Housing:**

Not as of yet, no.

**Deputy H.L. Jeune:**

But you are actively looking?

**The Minister for Housing:**

That is something I have pressed the Chief Minister on to say: "If you have got some spare pennies from behind a sofa let us know."

**Deputy H.L. Jeune:**

Hearing about the statistics and hearing about the success of the scheme so far, are you looking into any other funding sources to be able to boost that amount that you have for this year?

**The Minister for Housing:**

Not specifically. Just in conversation with the Chief Minister, I think we are both keen to try to do something next year as well on it, but that is very early stages in conversation. So fingers crossed. I would like to be in a position to be able to say something on it and identify something for next year on it.

**Deputy H.L. Jeune:**

I know this question ends and it is something you have mentioned at the beginning but obviously we had not heard about it at the time, was other schemes that you are looking at and efforts to encourage and support Islanders on their home ownership. We have heard a little bit that there is something in the works; I suppose it fits within this First Steps scheme in the sense of offering Islanders that?

**The Minister for Housing:**

First Steps has its place and it is very clear in its offering for the types of homes you can buy. They are open market homes, they are not homes that have been developed by Andium, whereas

Homebuy is homes that Andium have developed. They are both shared equity systems but there are other ways that you can help people into home ownership as well, and Andium has shown that as the manager of 2 assisted purchase schemes they have been extremely competent and capable. Taking their talent and their insights - because they are obviously thoroughly integrated into the market, they are in close contact with lawyers, estate agents, et cetera - they are in a very strong position to be able to be the custodians of other schemes as well. We are lucky to have that and we should use it for all its worth.

**Deputy H.L. Jeune:**

A final question; of course Parishes, for example, also offer these type of schemes and potentially have into the future. Do you work with them to ensure that they have the right mix? I know, for example, talking to one Connétable there was a scheme that is for first-time buyers and offering some equity within that, but once those houses are sold on they are not able to offer the same conditions. It is a shame to feel that those houses have been built with a certain idea in mind and then not being able to carry on those schemes. Is that something to work with Parishes to make sure they can continue so we do not have it as a one off?

**The Minister for Housing:**

Definitely, and I have a meeting with officers from one Parish on Friday to talk about a potential scheme as well, so those are definitely conversations we are having with Parishes, yes.

**Deputy H.L. Jeune:**

To ensure that sustainability is the key, to make sure it does not stop after one sale.

**Head of Strategic Housing and Regeneration:**

Delivering assisted purchase schemes in perpetuity is quite challenging because of the nature of how the schemes operate after the first sale takes place. It is known and accepted that there have been some historic schemes that after that first point of sale have not continued as would have been hoped, and we are working really hard to ensure that the next round of the rezoned housing sites coming through do not suffer the same fate and that each onward purchaser continues to benefit in the same way as the original purchaser. So that is something that we are actively working on and have had conversations ... Andium Homes are well geared to deliver these schemes, as the Minister highlights. This is something that is very easy to achieve when Andium Homes are the operator. It is when you get the bespoke one-off schemes that are managed by the Parishes that it is a bit more hands on. A good example of how we worked with the Constable of St. John on what was field 525, Clos de la Bout, we had to have those exact conversations to say: "How are you going to manage this from the point of subsequent sale onwards?"

**Deputy H.L. Jeune:**

Thank you. I am finished with questions so just turning to my panel to see if there are any further questions?

**Deputy A.F. Curtis:**

Just lastly on that topic of perpetuity, is it your hope that units that are shared equity also developed by all of our arm's-length bodies, like States of Jersey Development Company, have perpetuity rights on those units and not just first sale?

**The Minister for Housing:**

Yes, that is something I am pushing on definitely.

**Deputy H.L. Jeune:**

Thank you, Minister, and thank you to the officers for attending today. I know that we had some things that we wanted to follow up with you that we have identified, and so we will be following up with you shortly. But I would like to thank you for attending today and thank you also for the public both in the room and listening online for your time today, thank you very much.

[12:25]