

Review: P.24/2025 - Draft Residential Tenancy (Jersey) Amendment Law 202-

Submission: Anonymous 8

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I have read several submissions from landlords this far alongside the draft legislation. I am offering my perspective as a current and, likely, future tenant and someone relatively new to Jersey.

I open by suggesting that I think a fundamental question is being missed. Why is it, on an island nine-by-five, that there are any private landlords at all, given the obvious limitations on the provision of housing stock and the exorbitant costs to buy a property? One submission puts a figure of 75% of rented properties being in private hands.

What do we know are the direct consequences of a surfeit of renters in any given jurisdiction that are manifesting in Jersey?

1) Less disposable income for renters. The knock-on effect being less spending on goods and services in the community, leading to increased challenges to business, leading to increased job and wage precarity for workers, many of whom will also be renters.

If you want to improve the business outlook in Jersey, then remove or at least severely limit the ability of renters to suck up more and more of renters' disposable income. To that end, I would suggest that the 5% increase limit is actually too high.

2) Less security for renters. I have a primary school age child. I have been told my current home is being taken back into 'private possession for a family member' at the end of my tenancy.

This means I'm now on a ticking clock to hope to find somewhere suitable for my family in the remaining timeframe with the strong potential for needing to relocate my child to another school.

On questioning this, I was told by the agent that it was the landlord's right to do as they wished.

Clearly the right to a stable home life for me and my family and the right to a stable education for my child were of no consideration. I don't expect the circumstances of my story are exclusive to me.

Further, because the property is supposedly being taken off the market, I cannot exercise my notice rights to find another tenant, meaning that I either have to miss out on suitable properties between now and the end of my tenancy or pay for two rents (which I can't afford) as the landlord is insisting I pay up to the end of the

contractual term. Frankly, I resent being used as a milch cow by the already very well off.

Legislation that rebalances the relationship between tenants and landlords towards providing tenants more power should be welcomed.

3) Making Jersey a less attractive proposition for retaining local people and inward migration. Points 1) and 2) above lead us to this point. The current dynamic, as well reported, is contributing to a 'bean drain' and young people are looking to leave in large numbers.

Who can blame them if their prospects here are to work to perpetuate an intergenerational transfer of wealth from young to old, and/or from poorer to richer?

I hope the panel and other lawmakers ignore the siren song of landlords threatening to sell up. So what if they do? Are the properties going to disappear?

Would the island's prospects perhaps even benefit from a glut of properties entering the market given that such would lower house prices and reduce the need for the public purse to support first time buyer schemes to the extent it currently is?

Would the government be powerless in the face of this? Of course not.

To conclude, if the draft legislation is strengthened in favour of tenants and passes, this will be a net benefit to the island. Thank you for your attention.