4.1 Deputy L.V. Feltham of St. Helier Central of the Minister for Housing regarding measurable improvements in the availability and affordability of rented family homes. (OQ.96/2026)

Will the Minister advise what measurable improvements in the availability and affordability of rented family homes he intends to achieve during his term of office and when he intends to publish delivery targets against which Islanders can assess progress?

Deputy M.R. Ferey of St. Saviour (The Minister for Housing):

I thank the Deputy for the question. Increasing housing supply, including more family homes, is one of my key priorities and a focus for this Government. Working with Andium Homes and the Jersey Development Company, around 450 homes with 2 or more bedrooms are already under construction or have planning approval, including almost 300 homes on the Bridging Island Plan sites for rent and assisted purchase. Housing delivery should be guided by evidence. Statistic Jersey have published 2 reports on housing needs; one that looks at need relative to demographic change and one that considers it based on people's future intentions. What we ultimately plan for should take into account both of what those data suggests, what has or is already being delivered, and importantly reflect the future policy direction that we want to promote for housing in Jersey. To support this, I will be working with the Minister for Planning and Regulation to update housing supply and demand projections for the most recent baseline of the Bridging Island Plan and then using this to inform the development of a planning assumption for future housing requirements. While I have yet to agree the approach with the Minister for Planning and Regulation, this work is going to form part of an important consideration of the Island Plan review work, which I fully expect will be published in due course.

4.1.1 Deputy L.V. Feltham:

What measure of affordability will the Minister use, and will his target show whether rents are becoming more affordable relative to household incomes?

Deputy M.R. Ferey:

I intend to use the output from the rent review to more deeply assess how affordable rent is, and that will be a good measure of where we should ultimately be going. That is the approach that I intend to take.

4.1.2 Deputy S.J. Gleave of St. Helier South:

Does the Minister accept that the Housing Gateway may be creating a perverse incentive, whereby applicants turn down accommodation that could meet their immediate needs because accepting it would mean going to the back of the queue for a more suitable home that actually meets their needs? Will he review whether that is preventing available properties from being occupied and slowing movement through the social housing system?

Deputy M.R. Ferey:

The Housing Gateway, obviously persons on Band 1 have the highest priority, and when they get offered an opportunity they have 3 opportunities to take that up. Then if they do not take up that first opportunity, they are still in the highest band priority. So if they have turned that down, for whatever reason, they are still very much at the front of the queue. Once they have turned that down 3 times, of course, then they are in a different situation. But it is still based upon an individual's need and finding the type of accommodation which is most suited to that need.

4.1.3 Deputy S.J. Gleave:

I have a lot of constituents who are coming under increasing pressure to accept accommodation that does not meet their requirements, and they keep on being presented with the same type of housing. Will the Minister review and consider allowing applicants who accept accommodation that meets their ... that they are offered initially but not their longer-term requirements, to retain their original Gateway application date and priority

so that accepting an available home does not disadvantage them when a more suitable property becomes available?

Deputy M.R. Ferey:

The policies are set up as such so that people do have that ability to not accept the first property, and anything that we can do to make that process better or easier for people who are seeking affordable housing I will certainly look at it.

4.1.4 Deputy M. Tadier of St. Brelade:

There is, in my experience, a shortage of social housing for rental in St. Brelade, and unfortunately not only is not more being built but actually the Andium homes in some cases are being sold off. Is this something that the Minister will agree to look into, and does his plan, when it comes to supply and demand, include looking at different parts of the Island and making sure that not all social housing is crammed into town but there is suitable provision in the outlying areas?

Deputy M.R. Ferey:

Yes, I have a list of the properties that are going to be built over the next couple of years. Some are in town obviously, none are in St. Brelade, unfortunately, but there are some in outlying Parishes as well. I think that it is good that we have a spread of accommodation across the Island, and while town has certainly brought the brunt - certainly the north of town area - I do think we need to diversify and look at other planning opportunities outside of town.

4.1.5 Deputy M. Tadier:

Yes, there is a contradiction. It seems to be 2-bedroom flats in St. Brelade are being sold off and none of the stock is being replenished. Would the Minister agree to ask Andium to pause their sale programme and actually, while he considers whether Andium is best placed to stick to what I believe it does best, is as a social rental provider, and perhaps let the building and selling of properties to other branches of States-owned arm's-length organisations?

Deputy M.R. Ferey:

Allowing people to aspire to the dream of home ownership is very much front and centre of Andium's policy. Yes, they are primarily a social housing provider, but they are also, for lots of people, the only realistic way that they would get on to the housing ladder and own a property of their own. I think it is really important that we do both of those things: we do continue to supply good quality homes for rental, but we also give people the opportunity to purchase their own property where they would probably never have another opportunity to do so.

4.1.6 Deputy C.S. Alves of St. Helier Central:

The Minister in an earlier question mentioned that applicants are able to turn down offers 3 times. Is the Minister able to say whether applicants are made aware of this provision? If so, when did this change, because this was not always the case?

Deputy M.R. Ferey:

As far as I can understand that has always been the policy, that people have what is, in effect, called the 3 strikes. They do have that ability 3 times to turn down an offer.

Deputy C.S. Alves:

Sorry, can he just answer the first part of that question? Does he know whether applicants are made aware of this?

Deputy M.R. Ferey:

Yes, that is part of the policy and will be communicated to anyone who turns down that first offer.

4.1.7 Deputy C.S. Alves:

Has the Minister considered talks with Andium whether to bring back the swapping scheme that they once had? I believe that this alleviated a number of pressures from applicants or people that were already in the system, so I would like to know whether the Minister would consider that again.

Deputy M.R. Ferey:

Yes, there are people who still have the ability to move within Andium Homes with agreement with both tenants. That has always existed, that remains. I do not think it is as popular as it once was, but that policy is still there.

4.1.8 Deputy K.F. Morel of St. John, St. Lawrence and Trinity:

The I.F.S. (Institute for Fiscal Studies) is forecasting the potential for Bank of England base rates to hit 4.75 per cent by the end of next year. In such a scenario, how does the Minister believe he and Andium will help people get on the housing ladder in terms of purchases?

Deputy M.R. Ferey:

Andium operates a Homebuy scheme and that offers a 25 per cent equity stake for people who want to get on the housing ladder. Of course, upwards pressure on interest rates is always going to affect people's ability to purchase, but lots of people make that purchase without operating the full 25 per cent equity stake, so I would imagine that more people would maximise that which is available to them.

4.1.9 Deputy B.B. de S.V.M. Porée of St. Helier South:

Based on the swapping scheme, can the Minister tell us what evidence has he got that the scheme is no longer popular? In my understanding, that could not be further from the truth.

Deputy M.R. Ferey:

Just that it does not happen as much as it once did, so whether it is popular or not I just think maybe more people are content where they already live or, for whatever reason, they do not want to move.

4.1.10 Deputy B.B. de S.V.M. Porée:

As I said, that is not my understanding or my experience. Is it no longer popular because the service has been removed? Is that the evidence the Minister has got, rather than the need for the residents to be moved around for better accommodation to suit their needs?

Deputy M.R. Ferey:

That is not my understanding.

4.1.11 Deputy L.V. Feltham:

The Minister's answers were based mainly around new housing stock. But when it comes to people who are already renting and will continue to rent, what specific improvements will those families see or can they expect by the end of this political term?

Deputy M.R. Ferey:

People who are already renting should expect still access to good-quality accommodation. If that accommodation needs refurbishing during the lifetime of their tenancy they will expect good service from Andium in making sure that their home remains safe and sustainable.

[Please note, on 22nd October 2026 Deputy M.R. Ferey corrected certain elements he referenced in his initial responses to supplementary questions relating to OQ.96/2026. The Minister provided the following clarification.]

I have an obligation to correct any errors or to clarify points made at the earliest opportunity and wish to do so now in relation to responses provided to supplementary questions during the States Assembly sitting on 20 October 2026.

Firstly, I stated that applicants may refuse three offers of accommodation before being removed from the Affordable Housing Gateway waiting list. In fact, where an applicant refuses an offer of accommodation, their application is reassessed and, where the property is considered suitable for their housing needs, they *may* be moved to a lower priority band or lose their priority within their current banding.

Secondly, I stated that Andium Homes operates a home exchange scheme. This is no longer the case. Home exchanges are considered in rare and exceptional circumstances, with housing moves generally managed through the Affordable Housing Gateway to ensure that housing is allocated according to need.

I apologise to Members for these inconstancies in my responses and trust that the above clarifies the position.