

4.6 Deputy L.K.F. Stephenson of St. Mary, St. Ouen and St. Peter of the Minister for Housing regarding the Updated Assisted Purchase Pathway Eligibility Criteria (OQ.216/2025):

Taking into account the role housing can play in Jersey's falling birth rate, will the Minister advise what plans, if any, he has to remove or amend section 3.4 of the Updated Assisted Purchase Pathway Eligibility Criteria, which states that the size of home a person wishes to purchase should reasonably reflect the needs of the household at the time of application, and if no such plans exist, why not?

Deputy S.Y. Mézec of St. Helier South (The Minister for Housing):

The short answer to that is that I am very open to amending that part of the criteria. The longer version of the answer is that I am committed to adapting first-time buyer policies, which is referenced in page 8 of the Investing in Jersey programme. During my tenure as Minister for Housing, expanding eligibility for affordable housing has been something I have done, and something I have said publicly that I want to go further on at the moment when the supply of homes enables it. I am hoping relatively soon to be able to publish an evaluation of the steps that I have already taken so far in this regard and give greater clarity on the next steps than I have been able to give so far.

4.6.1 Deputy L.K.F. Stephenson:

In the name of greater clarity, can the Minister confirm if being open to this review would be part of that piece of work then?

Deputy S.Y. Mézec:

Absolutely, most definitely. I would go a little further than that and say that there will be quite a lot on the table as to what we can do to adapt our first-time buyer policies to make them more accessible. I have done things already during my tenure to make it easier for growing families to regain their first-time buyer status, to move up the ladder and smoothen those processes for them.

[10:15]

I think that there is more that we could do to have some kind of interaction with down-sizing too, to enable people who want to move into a smaller home, free up one for a growing family to move up into them as well. There are lots of good things that we can do, so I am just taking a bit of time at the moment to evaluate what the prospects are for enabling those various different things, including looking at the criterion that the Deputy has mentioned, and hopefully providing a bit more clarity in terms of timeline on when we feel we will be in a decent position to be able to do that.

4.6.2 Deputy L.M.C. Doublet of St. Saviour:

The Minister may have answered some of what I was going to ask. It is really interesting to hear about that review. My question is going to be focused on the first-time buyer criteria within the scheme that the Deputy is questioning about. Could the Minister just give a little bit more detail about how that can be expanded, or indeed if it already is, by the sounds of the previous answer?

Deputy S.Y. Mézec:

It is a comprehensive policy and the point of it is to make sure that access to first-time buyer products and schemes is targeted as best as possible at those who need it so that we enable home ownership. We want to make sure that it is not so wide that anybody can get it and therefore those who most need the help are going to be struggling and competing for that, so there will always be some kinds of limits on that. The initial question from Deputy Stephenson is referring to bedroom needs where at the moment applications should be for a plus one need, which if you have not started your family yet would mean you would not be eligible for a 3-bedroom home, and that might be something that a family wants to do and able to plan to have children at some point. As I said in response to Deputy Stephenson's question, I am very open to looking at that. I just want to be careful that we do not offer any kind of false hope or end up widening things in a reckless manner that means people end up with their hopes and dreams not being met because there is so much demand at the wrong moment in time, et cetera. So I just want to be a bit careful about that kind of thing, about how we phase it in when we get to it.

4.6.3 Deputy L.M.C. Doublet:

Is the Minister going to consult on this and, as part of that consultation, will he look at different types of families, including potentially blended families?

Deputy S.Y. Mézec:

To be honest, no. I do not think that would be necessary and I think it would actually probably prolong the exercise. There are probably relatively quick wins we could establish without having some overbearing process that would slow me down in doing that. I have confidence that with an analysis of the supply of homes we have coming online in our affordable sector, that I could hopefully make positive steps in that direction without having to undergo that kind of process.

4.6.4 Deputy L.K.F. Stephenson:

I think I am right in saying that we have ended up in a situation in Jersey where all schemes have been tied up in the same criteria, and after the last Island Plan debate we even brought in Parish schemes under that same criteria. Does the Minister believe that going forward that is the right approach, to have the same criteria for everything, or might it be that there is flexibility and some could be available perhaps wider to certain types of people and some maybe not?

Deputy S.Y. Mézec:

I do not completely agree with the Deputy. There are some differences in some of the schemes. First Step, for example, did have further limitations on it that Andium Homebuy does not have in terms of past ownership property. Andium Homebuy does allow people to up-size whereas First Step was not for that purpose, so there were differences in that. I do not disagree with the Deputy that for particular kinds of scheme that offer particular kinds of support then, yes, you could have variability in that. It was not appropriate for First Step to have some of the flexibility that Andium Homebuy has because Homebuy was for homes that Andium was building whereas First Step was for homes in the secondary market. There was a rationale for that and where there is a rationale for having differences then of course I would be absolutely open to that.