



Environment, Housing and Infrastructure Scrutiny Panel

Quarterly Review Hearing

Witness: The Minister for Housing

Wednesday, 3rd September 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

Deputy D.J. Warr of St. Helier South

Connétable D. Johnson of St. Mary

Witnesses:

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

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

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

[10:30]

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

Welcome to this public hearing of the Environment, Housing and Infrastructure Scrutiny Panel.

Today is 3rd September 2025 and this is our public hearing with the Minister for Housing. I would like to draw everyone's attention to the following. This hearing will be filmed and streamed live.

The recording and transcript will be published afterwards on the States Assembly website. All electronic devices, including mobile phones, please, could they be switched to silent? I would like to ask that any members of the public who have joined us in the room today to not interfere in proceedings, and as soon as they hear the hearing is closed, please leave quietly. So we will do a

round of introductions. My name is Deputy Hilary Jeune and I am the Chair of the Environment, Housing and Infrastructure Scrutiny Panel.

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

Deputy Tom Coles, Vice Chair.

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

Deputy David Warr, panel member.

Deputy A.F. Curtis of St. Clement:

Deputy Alex Curtis, panel member.

Connétable D. Johnson of St. Mary:

Constable David Johnson, panel member.

The Minister for Housing:

Deputy Sam Mézec, Minister for Housing.

Head of Strategic Housing and Regeneration:

Natasha Day, Head of Strategic Housing and Regeneration.

Policy Principal, Housing and Regeneration:

Jack Norris, Policy Principal, Housing and Regeneration.

Deputy H.L. Jeune:

Thank you, Minister. We have 2 hours to ask a number of questions in a number of different areas, but first we will focus on housing policy. So, Minister, at the last quarterly public hearing you stated that social housing should be much broader than a service for people facing desperate situations. How would you define social housing?

The Minister for Housing:

Housing for the public good, if you were to nail it down to a phrase. In terms of its actual application in a society, that can vary depending on the wider housing conditions that you have. I regard housing as a human right and a basic necessity, which provides the foundation for so many other important things in our society that help us be prosperous, provide people's well-being, their ability to thrive. I think the evidence is pretty incontrovertible that housing impacts on health outcomes, education outcomes, productivity, et cetera. What role social housing plays in providing that foundation can vary depending on how much of a market-based approach you have, what your culture dictates in

terms of home ownership aspirations versus renting, and societies do that differently. We have often cited Vienna as an example that is much more heavy on social housing provision and there are other societies that have very little social housing provision. My view is that it is something that provides such an important public good that it ought to be an aspiration that it is a tenure of choice across a wide selection of our community. Because we make the effort to have such a significant social housing provider backed by Government, it enables us to do lots of things that go beyond just housing and making this a better community for everyone, including public realm and all the rest of it. So I see it as a positive thing and not simply an ambulance service for people facing emergency housing circumstances.

Deputy H.L. Jeune:

Thank you. That was going to be my next question, is what is the view of the purpose of social housing? So you are saying it is that tenure of choice for anybody in society really?

The Minister for Housing:

That is an aspiration. How close we get to that will be dependent on multiple factors and there will always be a significant market-led provision for housing. That is a choice that lots of people will find desirable and that is fine and good, but as a democratic society with an elected Government we can choose to expand what we deliver in the social housing realm as far or as little as we want, or how far we think we need to fill gaps that might not be being filled by the non-government sides of things. Philosophy will come into that. I have heard people in the States Assembly say that they think that social housing should purely be for those most in need. It is not the philosophy I have. I think housing for the public good is a platform from which we can make Jersey more prosperous.

Deputy H.L. Jeune:

Taking all this in your answers, what is your vision for social housing in Jersey? What does the future look like on that?

The Minister for Housing:

I have not set any targets on this. It is a broad aspiration but I think it would be a good thing for our society and our economy if at some point in the future social housing became the second biggest tenure of housing on the Island. It is currently the third biggest. I think home ownership is the one that most Islanders will desire and one that provides security for people and that ought to be a big focus of ours and we can use a social housing provider to provide those kind of homes. Not everywhere does that, so that is a policy choice we have made there, but social housing as a second biggest tenure I think would have benefits for our society and economy. It is a long-term lofty aspiration without clear targets set on it, but if Andium is successful perhaps it is somewhere we can get one day.

Deputy H.L. Jeune:

Thank you. Now, I suppose my questions are going more towards what is happening now. The panel have noted the publication of the Affordable Housing Gateway month end stats on 31st July and the figures show that demand for social rented accommodation has increased by 21 from last year, but there was also a significant jump in May. What impact do you believe the widening of the eligibility criteria had on this general increase?

The Minister for Housing:

That is an interesting question because we have not had huge numbers of younger people signing up to it. There have been some, and we can get you statistics on that. I do not think there was any applications at all from under 30s last week or last month. I am not sure where that is. Last week, I think that was. So there has not been huge numbers there and that has been where the most recent widening of criteria has focused. Earlier on, there was widening of criteria in terms of bedroom eligibility and income limits. That did not necessarily coincide with the spike that you have just referenced, so that may partly be to do with the wider promotion of social housing that we have been undertaking, because we have been doing a P.R. (public relations) campaign on trying to debunk some of the myths around social housing eligibility. So maybe it is a consequence of that, which would be its intended consequence, so it would be a good thing.

Deputy H.L. Jeune:

How do you assess whether current social housing eligibility rules are meeting the real needs of families and individuals in Jersey?

The Minister for Housing:

That is a constant exercise. Some of that will be science in looking at things like average earnings, looking at Andium's financial state and what it is capable of delivering. The picture for that is constantly moving. We are constantly looking at what the pinch points are on housing affordability, earnings and incomes versus prices, inflation and everything that gets taken into account in that. That means when we reach a point where we think it is justifiable to alter some of those limits, I would want to cite some of that evidence to say: "Right, are we confident that now is the right time to do that?" That happens as and when we observe that there might be an opening there.

Deputy H.L. Jeune:

Do you see that there are areas that could continue to open from a criteria perspective to be more generous, kind of feed towards your vision of where you want social housing to go?

The Minister for Housing:

Yes, a lot of that will be determined by supply. So I am frequently in conversation with Andium about their projections for when they are delivering particular developments, that they might have a feel for how easy it will be to let those, how demand on the gateway fits with what they are providing. Bearing in mind the gateway, you can take the headline numbers from it but every one of those is an individual person or household that will have unique circumstances and not every development will be appropriate for every applicant, even if they are in a particular banding. They try to get a feel for what they anticipate demand being and where it is clear that certain developments or certain housing that they are providing, they are not going to struggle filling then that would be an area that I would not immediately be looking towards expanding because you would just be pushing waiting lists up at that point. But they feed back to me where they think there might be capacity and, if we think that there is capacity, that is what you target.

Deputy H.L. Jeune:

Okay. In looking at this whole area of criteria and the fact you have talked about that vision of it being a public good, what do you see is the impact of raising these income brackets, kind of extending this criteria into I suppose much more accessibility for maybe even middle income earners in the Island? What access to social housing does this impact the private sector rental market? What do you see with that?

The Minister for Housing:

Yes, again, that will always be hard to measure and it is a challenge that I have had put to me by private rental providers to say: "Look, the more housing you provide, including social housing, then the more - what is the right phrase - more competition there will be." If you are struggling to find a tenant, you will be looking around to see who is not struggling and why are they not struggling. Is it because what they are providing is better than what I am? It can have an effect of requiring people to up their game and provide a more attractive offer if they want a customer. I do not like that word in that context, but for that purpose somebody coming in for that product. That is obviously very difficult to measure but the kind of economic presumption is that if you have more supply there, then it will require people to up their game and compete more.

Deputy H.L. Jeune:

You have talked about, in the last quarterly hearing and in other spaces, how you are keen to lower the age of eligibility below 25 years and that you are already exploring this. Could you update the panel on this work stream? Will this happen before the end of this term, knowing that you have just talked about the statistics and that?

The Minister for Housing:

I cannot give that guarantee. I would love that to be the case and we will see, but if we look at the current gateway statistics at the need for one beds - which is the area that you would presume under 25s would most likely be going for - there is still a lot of demand on that. We do have the partnership pathway which can be a route into social housing for people who are below 25 but have other needs that might make social housing beneficial for them. Right at this moment in time I do not feel we are ready for it. It is not something I am ready to push the button on, but we do at least have an element of the system that still takes into account wider needs, so it is not impossible for people under 25 to get into social housing maybe as an extra need.

Deputy H.L. Jeune:

Looking at what your vision is on social housing and, of course, if it is a public good, and we are talking about the fact we do not want young people to be leaving the Island and many times they are saying they are doing that because they are not accessed to affordable housing. Is this the moment where actually this is the time to look at under 25 year-olds and giving them access to a more affordable rental space through social housing because of trying to encourage them to stay on Island?

The Minister for Housing:

I welcome that challenge. That is the challenge that I should be getting all the time on this and I want us to get to that point as soon as possible. But it really will be supply-led when we are ready for that moment. Today, I do not think we are ready for it, but I am hoping the day that we are will be as soon as possible. That requires me to keep a constant eye on the numbers and be providing my own challenge to Andium to make sure that they are using the gateway list as effectively as possible. When we have got capacity, boom, there is the moment.

Deputy H.L. Jeune:

Of course you are closer to the end of your tenure as Minister for Housing for this term. What work could you be doing to lay that work potentially that helps any future Government be able to pick up that pattern? Would you be doing some work between now?

The Minister for Housing:

To be honest, I think ultimately that will fall to politics in that we make these decisions as and when the data and the evidence can give us confidence that we can do it. That is what I am led by. You know, I am not led by a fixed strategy and fixed timetable that is not data and evidence led on that.

[10:45]

If it is a new Minister for Housing in the next term, it is entirely possible they might have a completely different political philosophy to me and it would be their right to not go down that road if they did not want to. So I do not think that there is a mechanism I could put in place to guarantee that outcome. It will ultimately be a matter for our democracy.

Deputy H.L. Jeune:

In May, P29 was adopted on a plan to reduce rental stress for tenants. Can you describe the current progress of your review of social housing rents policy, including any challenges or developments that may have affected the timeline for consideration by the States Assembly in January 2026?

The Minister for Housing:

So I think we remain on course to meet that timeline. The work that has happened so far has been mostly fact-finding and engaging with social housing providers to get evidence from them. We have had submissions from most of them, I certainly think. There is a workshop, I think, coming up soon with those providers to have a further discussion on that. We are not completely in a place of being able to offer clear findings on that so far, apart from perhaps that income support is a big part of the picture. That clearly has a very deciding factor on how people feel the effect of rental stress, but we are still in that fact-finding and evidence gathering, yes.

Deputy H.L. Jeune:

But January is still your aim?

The Minister for Housing:

Yes.

Deputy H.L. Jeune:

Do you think that it should be an obligation for the Minister for Housing to provide accommodation to Islanders that find themselves homeless or risk of being homeless similar to the U.K. (United Kingdom)?

The Minister for Housing:

Yes, I would like us to get to that point. I have always been clear that that is my intention and it is one of the reasons why I have not dedicated time to legislating on the issue of homelessness right now, because right now we would not necessarily be in a position to fulfil that legal obligation, if we made it a legal obligation, and that would be totally unfair on everyone. So we are still working to build up our processes, our connections and how the housing advice team deals with cases like that. I hope at some point when we have got stronger mechanisms in place on the Government

side, we can introduce that kind of obligation and it be realistic that we can meet it. So there is still work to do to get to that point, but it is definitely an ambition, yes.

Deputy H.L. Jeune:

Thank you, Minister. We will talk in more detail on homelessness issues later, but this is something within this wider discussions we just had on housing policy. My last question is really about your Housing Crisis Emergency Taskforce, because I am assuming that all these issues we have just talked on are something that you talk with them about. So how often does the taskforce meet and what are the areas that the taskforce is focusing on?

The Minister for Housing:

Yes, so it meets every week, every Monday, and its membership I will have various other meetings with frequently as well that will dig down on particular areas that we are looking at so that group does ... that is a group made up of officers who then feed into me and take instructions from me, et cetera. I get housing advice service updates every week on that so we are keeping an eye on those statistics, and that might begin a conversation on: "Right, is there a problem somewhere? Is there some capacity somewhere" or what have you? Then we take that away. So it would not be in that meeting that the potential solutions we are working on are workshopped. I have regulation attending those meetings, policy officers, et cetera, so it provides a weekly focus point, but a lot of the harder work happens outside with members who are members of that group.

Deputy H.L. Jeune:

What actions have been agreed from the taskforce meeting?

The Minister for Housing:

Well, I am the decision maker. They are signed off by the Minister for Housing as opposed to the Housing Crisis Emergency Taskforce. That feeds into me for my decision making and then I can issue instructions on that. But, I think, everything. It informs everything I do.

Deputy H.L. Jeune:

To what extent do you engage with the Council of Ministers or individual Ministers on these different priorities? Like, how often do you discuss these different actions?

The Minister for Housing:

Yes, it is case by case, depending on whose portfolio it crosses over. It is also fair to say that a reasonable amount of this ends up needing to be a political discussion at the whole Council of Ministers level. Residential Tenancy Law, for example, that was a combination of speaking to individual Ministers and the Council of Ministers as a whole has been through it a few times as well.

So it really depends on what the subject is so, you know, when I did my right sizing policy, for example, the Minister for Treasury was somebody who we had to engage with on that. Yes, it depends what the project is.

Deputy H.L. Jeune:

Thank you. Over to one very big project is Deputy Curtis.

Deputy A.F. Curtis:

We are going to ask a few questions on the new Investing in Jersey plan but I have got almost a recurring set of questions about your main streams of work and part of the common strategic priorities is to deliver housing, that was already established, and so perhaps since we last spoke in a hearing, what work is being undertaken by yourself and the Council of Ministers, to progress the delivery of new homes?

The Minister for Housing:

That is constantly going on. As a member of the Planning Committee you see a lot of the work that arises as a result of that. We have been on this road for a long time because of the Bridging Island Plan, identifying sites that we know are delivering the kind of homes that we are wanting to focus on. I will spend my time particularly with social housing providers who are looking to deliver on those and say: "Right, what role can I play to try to ease that? Is there a particular input I need to have?" They obviously want to make sure that they are evidence led in terms of the breakdown of what kind of homes that they are providing on that. That is a constant thing.

Deputy A.F. Curtis:

So you see that really as a continuation of work that was in train, set as far back as the Bridging Island plan and even before then.

The Minister for Housing:

Yes, yes.

Deputy A.F. Curtis:

Is there anything you would say that has arisen that is particularly new under your tenure?

The Minister for Housing:

In what sense?

Deputy A.F. Curtis:

In the sense of work that this Council of Ministers is progressing to deliver homes. Is there work prior to obviously the publication of Investing in Jersey that is new or is it really a continuation of a mandate set before?

The Minister for Housing:

Well, there are certain policy things that I have been, I think, more robust on than others have been in the past, particularly with the States of Jersey Development Company where I have been more robust on them with affordable housing contributions from them. There was a reasonable amount of work I did with them to line up for their future sites, what kind of products they will offer in terms of downsizing homes, in terms of deposit saver homes, shared equity homes, all of those are different products in the mix. That was a clear initiative from me to really push the limits on what is deliverable in that.

Deputy A.F. Curtis:

Many Islanders watch the housing market already and have done so as long as we have had a housing market, and they do so through things like sales and transactions. What trends are you seeing in the current market with regards to the affordability of home ownership?

The Minister for Housing:

It is totally different from where it was a few years ago. You know a few years ago interest rates were low but the cost of the price of homes was going up every year by more than the average salary was, a lot more than the average salary level, and what that does to people's mentality about the housing market, seeing housing get more and more out of reach in that kind of scenario. Now we are in a scenario where house prices have come down but interest rates are higher. But there is also more emphasis on affordable schemes than there was before. There has been some changes in the first-time buyer eligibility and making it easier for people to reacquire first-time buyer status, which then allows them greater choice in that. So, you know, it is totally different now to what it was a few years ago and that poses different sets of challenges and a different angle on which you view affordability.

Deputy A.F. Curtis:

You have touched on affordability with regards to the fact that we have more and more schemes of "affordable housing". Investing in Jersey, your new plan as the Government published, has a key focus on housing provision, so a lot of that is about affordable housing provision. How would you summarise the plan's ambition for housing?

The Minister for Housing:

Yes, so I think this also slightly gets at what you were asking in a previous question. A lot of the headlines on housing in the Investing in Jersey programme are a bit of a consolidation of what was already policy and I think putting it in the Investing in Jersey programme gives it a bit of coherence. It fits it nicely into the bigger picture of the rest of it. But that emphasises that we are in a different period of focus now to where we were previously where there really was a lot of emphasis on smaller homes. That is changing as we speak to being more about larger family sized homes. That is timely because of the lot of discourse there is around the bean drain, around falling birth rates, et cetera, and that fits in with the narrative that the Government is pursuing with this about supporting families with more support for childcare and better educational facilities, et cetera. It seeks to align that with those wider ambitions in that plan as well.

Deputy A.F. Curtis:

There is a consolidation but also a slight policy shift or evolution?

The Minister for Housing:

Yes, I think so. In all honesty, that shift in policy would have happened if this project had not taken off in the way it has. But it would not necessarily have sat easily in a wider context of what the vision of the Government is in renewing a lot of what has been allowed to fall behind in successive generations of Government previously. So it probably strengthens the case for it because it is now clearer where it sits in our overall vision for the Island.

Deputy A.F. Curtis:

Okay. One thing I found interesting in Investing in Jersey was that a large focus was in creation of the Capital Investment Fund, of which the delivery of housing does not form part of. There will be an implication on the ambitions of Investing in Jersey on costs perhaps to our arm's-length organisations. What is the current assessment of the potential costs and implications of housing as described in Investing in Jersey?

The Minister for Housing:

Remember, Andium secured £100 million of funding not too long ago and that is not from the Capital Investment Fund, that is off their own back through a private arrangement. That, I think, means that in terms of dipping into this fund to deliver housing schemes is not imminently necessary, because Andium already have a good sustainable funding mechanism that allows them to do that. That is helpful, because it means instead we can be focusing on some of the different projects in that, like Fort Regent, for example, which I am really keen for us to progress on. So the Capital Investment Fund, it is not imminently desperately needed for the housing part of that but it does pave the way in years to come that it could prove a useful fund to help a housing project if that is what we chose to do at that point.

Deputy A.F. Curtis:

I am interested more in the sense of we are aware that funding of these projects by Andium and S.o.J.D.C. (States of Jersey Development Corporation) will not come from the Capital Investment Fund, they will come from existing models such as borrowing from the private market, from the R.C.F. (Revolving Credit Facility) and from other areas. But the plan appears to be more ambitious in the delivery of homes by our agents. We will touch on family homes but one area and one quote was about providing 400 homes through our agents, our S.O.E.s (State-owned entities) a year, which is currently I think what the market is providing across public and private sector. No doubt that will require cost, perhaps more than Andium have secured already. So it is that implication I am looking for.

The Minister for Housing:

Yes, so Andium feel that they can increase their delivery and this provides a context for them to be considering that and they have their processes through me, Treasury and their board for making sure that every project that they undertake is something that they can demonstrate is financially sustainable. That has worked thus far and with this ambition set we will be looking at how we up their delivery, but that is work in progress.

Deputy A.F. Curtis:

That will require, no doubt, an increase in their access to debt?

The Minister for Housing:

Yes.

Deputy A.F. Curtis:

A lot of people will be looking at the debt that the Government has, especially from the delivery of housing through its arm's-length organisations, it will look back and say there was no debt before, and we will see prominent people writing about this and saying we are now in over £1 billion of debt, a lot of that to housing. Do you think then there is a need for the conversation about debt throughout state-owned entities, in particular Andium, to be an Assembly conversation? Because in some ways, up to now, it has not been.

[11:00]

The Minister for Housing:

Well, it was a huge conversation in 2014 when we started and we took on £250 million of debt and that was a shock moment and something that our politics was not used to dealing with. Let us be

clear, this will be political. There are people who have ideological reasons that they do not want to take on debt. They see it as burdening future generations and there are those of us who have an ideological position that if you do not spend money fixing things, you end up burdening future generations with failing infrastructure that costs them even more to fix. Housing is obviously part of that; if we are not building the homes that our Islanders need, guess what? They are going to go and we will be less prosperous. That is not an inheritance that we should be leaving for future generations. That is political and should be a debate that all of us in our society, as well as in the Assembly, should be having. Ultimately, if the public say: "No, we would prefer to see the managed decline of the Island because we are so ideologically opposed to taking on debt to fix things," that is obviously a decision that they are entitled to take, but it is not the ...

Deputy A.F. Curtis:

That is quite a strong position. Does that mean that you are of the feeling that the housing market and the provision of new homes could not be, for example, provided by the private market and private development, if we have to? To be in a policy and political position where we are talking about increasing debt or seeing, to your words "managed decline of housing", is that then a feeling that the housing market as evolved, perhaps more provided by private finance to private developers who sell to the public market, will not work?

The Minister for Housing:

I make no apologies for saying that the establishment of Andium and the taking on of debt has made our housing layout today substantially better than it would otherwise have been; we were failing before. I am not saying that is entirely private sector failing; that is Government, because we set policies that determine how much this is private sector versus public sector. But I firmly think that if we are going for purely market-based solutions, that is not going to provide an overall solution. We have to have housing for the public good as a big part of that and that means the financing of that falls under the Government. The private sector, when they are doing a development, they will do it on the basis of debt as well and they will take on the risk for that. But there is risk on both sides for Government: risk of doing it and risk of not doing it. I think we ought to have that conversation while thinking about the risk of not doing it, which is not something I see that much in the discourse.

Deputy A.F. Curtis:

You said 2014 was when the big debate on Andium's funding was. We have seen them take out more; we have seen S.o.J.D.C. and even Ports of Jersey approve large amounts of borrowing. I think Ports can borrow up to £150 million as approved for their plans. Is now the time, when it comes to housing, to revisit that decision at a political level, not just at an Assembly level and not just at a Ministerial level? Because, you are right, it has been 11 years since a fundamental debate on housing debt has come up.

The Minister for Housing:

I would say no to that because I am happy with the settlement now. I think the settlement of using Andium and others as owned by the Government, but with their funding arrangements in place, is a good model. I do not see a desperate need to fundamentally re-shift that, so why would I be the one to start the debate on it? But I am sure others would want to and we will engage with it if we have to.

Deputy A.F. Curtis:

Okay. Staying on housing and Investing in Jersey, but looking at the key themes, there are 5 priorities in there. To what extent were you driving these or working with Ministers on this? How did these arise around the table?

The Minister for Housing:

Surprisingly easy. Well, maybe not surprising. The Investing in Jersey programme is something that the Chief Minister has led on, and that is something that he has helped design through various mechanisms, including one-to-ones with relevant Ministers. I had lots of one-to-ones with him as he was thinking this through and helping put it together. Council of Ministers' workshops as well; there were several of those where the whole Council of Ministers was sat in a room and went through these various things. Of course, there was officer input into that as well. Honestly, I think I found it relatively easy aligning with the Chief Minister on this. The Chief Minister himself understands very clearly the need for family homes in the Island and the lack of adequate provision that there has been in recent years, so I did not need to win him over on that point. We already naturally agreed. It was relatively easy settling on those because they just felt like the right priorities.

Deputy A.F. Curtis:

It is not just family homes, is it? It is essential worker accommodation, key worker accommodation, that kind of thing in there?

The Minister for Housing:

Downsizers have got to be a big part of that.

Deputy A.F. Curtis:

Downsizers, yes. And the timeline for delivery on this is ambitious, it would appear. It says in Investing in Jersey that this will start in 2026. Realistically, what work on, for example, key worker accommodation will start in 2026? What are the risks to any delay against seeing perhaps a step change or policy implementation in about 4 months' time?

The Minister for Housing:

I can see a big risk about halfway through next year where all of this is open to being realigned or disrupted or what have you. I will be slightly opportunistic and say that there is one risk in looking at the key worker stuff, which is if the Assembly rejects the Residential Tenancy Law and requires me to then go back and rethink that, that will delay the starting for me of a project, for example, on lodging houses and other elements that will connect in with key workers and the ability of people to come here and work. That will delay that; simple as that.

Deputy A.F. Curtis:

Delivering more family-sized homes is one of them and the priority is, as I say, a step change of both shifting from smaller units to bigger units, but also volume. One area highlighted was whether even Highlands College could deliver on that side; I think that was highlighted in the news. Where has the quantum come out of this 400 per year delivery? Because that has been published.

The Minister for Housing:

Do you want to talk on that?

Head of Strategic Housing and Regeneration:

Yes, I think it is widely known that the numbers that were stated in the Bridging Island Plan were above the experienced reality of population change that we have had since the Island Plan was approved. That was envisaging the need for 800 homes per year, but clearly, we are not sustaining that level of population growth. Neither did we have what we call the “latent demand” from the last Island Plan when the census recalibrated our population projections. The population had not quite grown as much as we had expected it to, with regards to the stats data. I think the number of homes is tempered to what we would see as the more sustainable levels of population growth in Jersey. Again, I think these are quite widely publicised numbers. Broadly, around 700 people per year, I think, has been stated in several government policy documents as being the level needed to sustain our position. That is not a formal number that is recognised by Investing in Jersey, because ultimately this is not a population strategy - it does not seek to be - but it is nonetheless important to recognise where we think we need to be in terms of housing and delivery in Jersey. That is, recognising that we need people to come to Jersey to work and we really want people to continue having babies. We also have an ageing demographic which shifts our housing profile and leads to smaller household units and things like that, which creates a pressure on housing need without even the population growing at all. With all of these factors together, that is what led us, I think, into that number. But, like I said, it is the role of the Island Plan to set the number formally and the role of the Population Policy to set any population target.

Deputy A.F. Curtis:

That 400 that has been described, is that an expectation for the whole market or, as I interpreted it from the media, an increase in the delivery by States-owned entities, an increase in the delivery by our agents, as such?

The Minister for Housing:

I think that is largely our agency, but there were 2 phrases in the programme, if I recall correctly. One does say “subject to capacity” so we can expect that to fluctuate based on where we are at whatever given time. There is also a line about working in partnership with private sector, so there could be opportunities to do that too.

Deputy A.F. Curtis:

Okay. Looking to the housing mix that has been highlighted - a change from smaller units to more family-sized homes. One area is: “S.o.J.D.C. will be asked to ensure its pipeline includes a mix of housing types including larger family units.” What types of properties are being considered under this category of larger family units and how will they be defined?

Head of Strategic Housing and Regeneration:

I think it is articulated as 2, 3, and 4-bedroom homes. That aligns to what the Bridging Island Plan acknowledges as a family home: that you can have a bedroom for a child. I think that the shift in the narrative presented by the Investing in Jersey programme is that, traditionally, Jersey has provided for its demographic needs. As I just said, we have shrinking household compositions in Jersey which is driving a persistent demand for one and 2-bedroom homes in particular. The previous Objective Assessment of Housing Need alluded to that and the most recent household projections that were published by Stats Jersey last year concludes that. But they are based on demographic modelling, so that is projecting forward our existing trend that we will have a continued ageing demographic, that we would have continued shrinking household sizes. I think what the Investing in Jersey programme is acknowledging is that then you are planning - not for demise, I do not want to say it so dramatically - but you are planning for that trend to continue. What this is trying to do is alter that trend to encourage more families to settle in Jersey, to encourage people to have children and make Jersey their family home, which is then reflected in a shift between providing for what is our need based on demographic profiling against what is our need against Islanders' expectations for their future. That is the difference that Investing in Jersey presents.

Deputy A.F. Curtis:

Specifically on the size and shape, I know that the language is 2, 3 and 4-bedroom homes. The preamble also describes: “Many recent developments have focused on smaller apartments” which would almost imply we are moving to houses. Is that the intent behind this? Or could “home” equally

be just larger apartments? Because S.o.J.D.C. have sites, in particular, in town. It would be interesting to know where the policy aim is.

The Minister for Housing:

Yes, that absolutely can be part of the mix and ...

Deputy A.F. Curtis:

Is there an ambition for more houses over apartments, and outside private gardens again for families? Or is it a belief that we need more bedrooms but the style is still flat living?

The Minister for Housing:

It really depends on the sites. There will be places where you are simply not going to get optimum use, and not sensitive use, based on the location for particular types of housing. Aviemore is a site that S.o.J.D.C. are looking at; we are not going to attempt to put a big block of flats on it, for example, because it would just be totally out of place and would not make sense. Whereas at the waterfront, building 2-storey terraced housing would be a bit of an odd use for that site as well, but if we can have 3 and 4-bed flats as part of the mix in that, then that just widens the variety of homes that might appeal to different people.

Deputy A.F. Curtis:

Okay. To what extent is that plan for delivery with S.o.J.D.C. and Andium aligned with market capacity for construction?

The Minister for Housing:

That would be a constant, ongoing thing.

Deputy A.F. Curtis:

That is all under review.

The Minister for Housing:

Yes.

Deputy A.F. Curtis:

Lastly from me in my rather long section with you, Minister, is what we want to build and the needs of the Island to build is something that can be supported through the Bridging Island Plan through guidance. We have asked you before about your role in issuing guidance alongside the Minister for the Environment about the type and tenure of housing; in particular, as to whether the proliferation

of one- and 2-bedroom flats on developments is the right housing mix. Have you, since we last spoke, had a conversation with the Minister for the Environment about issuing such guidance?

The Minister for Housing:

No.

Deputy A.F. Curtis:

Are you planning to talk to him about that?

The Minister for Housing:

Let me think about that. I would want to be sure rather than give a flippant answer to that.

Deputy A.F. Curtis:

Okay.

Deputy H.L. Jeune:

Thank you. Deputy Coles, carry on.

Deputy T.A. Coles:

Thank you. You mentioned briefly about key workers, or it was mentioned within the question plan around key workers, so I am going to be taking that thread now. How will the availability of housing for key workers be prioritised and protected?

The Minister for Housing:

Protected?

Deputy T.A. Coles:

Because there is limited housing stock and limited supply, especially within Government-owned property.

The Minister for Housing:

Got it, okay. Sorry, I was not sure you meant the homes themselves; I thought you meant the policy development. Yes, depending on how they are being provided - because Andium is capable of delivering some of that, it has done that before and it can be a good delivery agent for that - that has to be a balancing act between what sites are available, what need there is from Gateway for particular sites, and if there are smart ways that homes in their stock can be sequenced for use in that without negatively affecting those who are in need in other areas as well. That is a difficult balancing act, but something that we give thought to.

[11:15]

There are policy changes that have to come with that as well. Who counts, who is eligible, et cetera. Not all of that falls to me specifically; there are other Ministers involved in that. Speaking frankly, it is difficult because it crosses loads. You know, the Health Department needs workers coming here and their housing situation will have to be considered. The Minister for Children and Families needs children's social workers. That is a particular area of need as well. It is difficult and complex to get all of that right and it has been very piecemeal over the years in providing that; so, it is difficult.

Deputy T.A. Coles:

Just building on that, you mentioned the 2 different departments with social services and the health service. What involvement and input do you have in relation to the provision of accommodation as part of the Government of Jersey as a whole?

The Minister for Housing:

I do not have a lot of input if it is specifically department-led. Property Holdings, I think they still have ...

Head of Strategic Housing and Regeneration:

Yes, I am happy to come in and clarify how it works at the moment. The Key Roles Policy is something that is actually overseen by the S.E.B. (States Employment Board), not by the Minister for Housing. It relates to the offer that somebody is given to bring them to the Island and support them with their accommodation, be that through temporary worker requirements - like locums who just need serviced accommodation, a bed to stay in - versus those transitioning to the Island on permanent employment contracts. At the heart of the Key Worker Policy, it is actually an employment matter. How that then translates into a housing requirement does cross over into the Minister's portfolio, but it is very much embedded within the existing estate within Government - so, J.P.H. (Jersey Property Holdings). There are ongoing conversations around key worker housing. I recently met with a cluster of officers representing those departments that qualify under the Key Roles Policy, those departments that hold assets, J.P.H. and us from a housing policy standpoint, to make sure that we are continually reviewing and iterating how we are managing the key worker housing supply in Jersey. I would say that, based on the current policy and current eligibility, there is actually a good amount of capacity within the existing system, but what our efforts are at the moment is getting that consistently applied. That then provides a good foundation to move to perhaps a different model in the future. So a precursor to any shift in how we deliver key worker housing in Jersey. We need that consistent base that we are constantly trying to work on with

departments, but I appreciate the challenge that they have that they need flexibility at all times just to get workers on the Island and into housing, and that is where we are at the moment.

Deputy D.J. Warr

Can I just clarify that? What you are saying basically is, Education have a demand; they have housing for their key workers. The hospital, or health workers, have their area. They all have separate property portfolios which are not synced under one overall heading, which says: "We will distribute key worker accommodation across the board in this way, in this way, in this way." In other words, an Andium management project which would oversee all of it.

Head of Strategic Housing and Regeneration:

Not quite. We do now have a central accommodation service within Government. There are individual properties that are allocated to certain services. Again, what we are trying to achieve at the moment is that that central service allows cross-over so that if, for example, a demand that has arisen for a social worker and we know that there is capacity in some of the Health-allocated properties, then the central accommodation service should be managing that and working together to maximise the occupation of the key worker housing in Jersey. It is not siloed, but there is always work to be done to make sure that the departments continue working together and that the central accommodation service is used to its best potential to allocate homes fairly consistently and, importantly, recognise the rental value of those homes fairly and consistently, which is the bit that puts us on a base to consider moving to a different model.

Deputy T.A. Coles:

That links quite nicely into my question around how will these tenures in the central Government database of properties work within the context of the Residential Tenancy Law?

Head of Strategic Housing and Regeneration:

Most of them will be tenancies. You will know from the Residential Tenancy Law that there are specific provisions that deal with employment-related tenancies around notice periods - they are treated differently - but the vast majority will be offered on a tenancy basis. Where the properties are not self-contained, then they are not offered on a tenancy basis because they do not fall under the R.T.L. (Residential Tenancy Law). When accommodation is serviced accommodation, it clearly is not intended to be occupied on that basis. We have worked with the accommodation service; we made an amendment to the Residential Tenancy Law because we recognise that some workers are coming from the U.K. and not falling under the scope of the Employment (Jersey) Law. The original drafting of the R.T.L. would have inadvertently made that difficult to manage a tenancy, so we have corrected that. We have done that by understanding how those tenancies are managed and how

those employment contracts are managed. I think it is pretty standard business as usual how that would operate.

Deputy T.A. Coles:

I am not 100 per cent sure whether this is within your remit, but I think it is a good question to ask anyway. How is it determined whether registered workers in specific sectors of our economy will be eligible to rent a qualified property?

The Minister for Housing:

You are right, that does not completely fall to me. The Assistant Chief Minister, I think, has a particular role in that, bearing in mind she is also Assistant Minister for Education and Lifelong Learning. I think he has had input into that as well, and the Minister for Employment has some role in that, I believe.

Deputy T.A. Coles:

We have moved to a system now where we have more freehold property which becomes qualified property, rather than where we had share transfer property which was then non-qualified property. Is there anything within your remit and policy that you would be able to make these directions to make more non-qualified property available?

The Minister for Housing:

I would not have the legal power to do that. The Control of Housing and Work (Jersey) Law is largely not Minister for Housing, despite the word “housing” being in it. But I am a member of the Housing and Work Advisory Group Plus that the Assistant Chief Minister is leading on. I attend that and can input, as necessary.

Deputy T.A. Coles:

Okay. Moving on to the supporting of home ownership, which is the number one priority for most Islanders. We have seen the First Step scheme that has been launched and you are now into your fourth tranche. What impact has that had on the housing market activity and residential property transactions?

The Minister for Housing:

Well, it has led to a defined number of transactions. Jack will be more able to transmit those figures than me. Have all of the transactions from the fourth tranche gone through or are they still going through?

Policy Principal, Housing and Regeneration:

From the first 3 tranches there were 54, and for tranche 4, 12 are at the offer stage at the moment, so those will be transacting in the coming weeks and months as people put offers in on properties and have them accepted.

The Minister for Housing:

Part of the hope with that scheme is also it would help initiate chains as well, so there being more transactions because of that. There is a bit of a pause on First Step now, having done 4 tranches, so that will give us some breathing space to do that evaluation and work out, did it have the impact we expected or hoped it to? Are there any tweaks that could be made to it for future iterations to better target it? But there is a bit of a pause on it now so that work can begin at some point.

Deputy T.A. Coles:

What level of data have you collected that you are going to then use to inform your views? What is the data you are taking back from this?

The Minister for Housing:

There is data at various different levels. There is who applied - obviously lots of people applied but were not successful because it was limited in how many people could be accepted on it - so that that gives us an idea of what kind of people were interested. There is the data of what people were applying for. Were there more people applying for smaller homes versus larger homes? What got accepted? What were the reasons for applications not being accepted? Because there were people who submitted and got declined because they were not eligible. Does that show that there was demand that we might want to give more consideration to next time? One thing I noticed in the earlier tranches was there were some people for whom it was agreed how much they could get through First Step, but who then did not actually need all of it because they were still able to negotiate and get a lower price than they were otherwise authorised to. Which is a good thing, I think, for them to have been able to negotiate down in that way. So perhaps having a look at how common that was. Was that purely because of market conditions at the moment or was it anything to do with the scheme that empowered people to be able to do that? There are lots of different things that we will want to consider on all of that.

Deputy T.A. Coles:

Are age and demographics going to be part of it?

The Minister for Housing:

Yes, 100 per cent. Yes, indeed.

Deputy T.A. Coles:

You said there is going to be a pause for First Step, but do you anticipate it to be able to come back under the Investing in Jersey proposals?

The Minister for Housing:

I absolutely hope so. That will obviously be down to a political decision at some point. It will not be for this Budget but hopefully will be for the subsequent Budget. If I am still around, I will be arguing for more funding for it at that point, having had some breathing space to think about how we move forward with the scheme. But, yes, that is stated as something we can do, but it will ultimately be a political decision at the time.

Deputy A.F. Curtis:

I want to get a question in on First Step, which is a curveball. It has been over a year since it has been running, we have had the first tranche, has anybody sold yet? Has anybody entered the scheme and left it yet?

The Minister for Housing:

I do not think so.

Policy Principal, Housing and Regeneration:

Not that I am aware of.

Deputy A.F. Curtis:

So every single person is housed in the home that they ...

The Minister for Housing:

I think there were some people, not very many, who might have been approved for it and then for whatever reason did not go ahead with it out of their own choice. It would be interesting to look at that at some point as to, what was it that did it for them? Was it bad luck or did they find a better option elsewhere that we ought to know about?

Deputy A.F. Curtis:

But nobody has purchased and within 12 months sold? You have not actually gone through the motions yet of what it is like to sell through this scheme and then reclaim the loan?

The Minister for Housing:

No, not yet. But, in fairness, last year would have been a really bad time to have done that because prices were coming down, so those people probably would have lost money on it. We would have lost money as well because we are pegged to that.

Deputy T.A. Coles:

A general feeling from around the Council of Ministers table, are they positive around First Step?

The Minister for Housing:

Yes, I think so, yes. I have not had any negative feedback from other Ministers as well. Yes, it seems to be.

Deputy T.A. Coles:

Just wanted to double check before I can finish off this question here and pass over. So, you are still consolidating all the data that you have had from the 4 tranches before doing the analysis, and that is what this pause is for.

The Minister for Housing:

Say that again, sorry.

Deputy T.A. Coles:

You are taking a pause now from First Step to analyse all the data that you have collected from the first 4 tranches before implementing anything else?

The Minister for Housing:

Yes. We do not have funding allocated to do anything more. We started with £10 million and went up to £12 million. We do not have funding set in place. Reflecting on your previous question about support from Council of Ministers, everybody is in support of the concept and how it has gone. But if I turned up to Council of Ministers and said: "Please can I have another £10 million?" then competing priorities would come into it and what that would do to support levels is, obviously ...

Deputy T.A. Coles:

Very political.

The Minister for Housing:

... a matter for politics, yes. We are not asking for more funding at this point.

Deputy H.L. Jeune:

Can I ask why you are not asking for funding? Because it means then that, obviously, the next Minister for Housing will not be having this First Step scheme.

The Minister for Housing:

Two reasons. One is I do genuinely think we need to take stock of where we are. A lot has happened. £12 million is a lot of money for a new scheme like that, so I do think we need to take stock of it. I would be lying if I said if I had had an offer from Treasury or Council of Ministers for more money, you know, I would have said no to it. But I did not feel now was the time to really push for that and fight over other important resourcing stuff in Government that I support on a political level anyway, so it just felt like an okay time for that to be the situation.

Deputy H.L. Jeune:

But because it is in Investing in Jersey, you feel that it is there embedded because it is obviously one of the points in Investing in Jersey.

The Minister for Housing:

Yes, subject to actually getting the funding and agreeing to it, it is a scheme that can be reignited at any point. We have got the framework for it; we may tweak it based on the thinking we do in the meantime, but it is a scheme that can come back.

Deputy D.J. Warr:

This is going on to a scheme you suggested may be in the pipeline. The panel was made aware during the February 2025 quarterly hearing about a new assisted home purchase product that may be - I am using lots of qualitative terms here - potentially delivered soon. Please can you provide more information about this?

The Minister for Housing:

I cannot provide too much more information about this, other than that I had an update from the C.E.O. (chief executive officer) of Andium yesterday, where there is some consideration going to piloting it in a development at the moment.

[11:30]

But they are waiting to see about demand for their current products on it first, before deciding whether they are able to do so. I am sorry that I cannot be more forthright on what that offer is, but I do not want to announce something that is not guaranteed to go at this point. We are thinking there might be a particular site that we can trial this on fairly soon. I will let you know as soon as it is safe to do so.

Deputy H.L. Jeune:

But would this be part of the funding that Andium has or would you be asking for more money for this?

The Minister for Housing:

No, they can do that with their own arrangements.

Deputy H.L. Jeune:

They can do it themselves?

The Minister for Housing:

Yes.

Deputy D.J. Warr:

Thank you. So the next question is: what impact has the recent reduction in house prices had on homeowners, particularly young families seeking to upsize to more suitable properties?

The Minister for Housing:

So I would need to give greater consideration to the stats on that but just anecdotally I do know that some have found that difficult. If you have had a smaller home that has gone down in value and you do not have the equity in it that you are expecting, that can make the move on difficult. I do have representations from some people that can make that difficult for them. I think the effect of making it easier for second-time buyers to access first-time buyer products has probably helped some of those people who otherwise would have struggled, particularly because this does count for Andium's Homebuy scheme. If you are going in buying a one-bedroom home as your first home, that is a completely different picture to going in and buying a family-sized home as your very first home. But if you are buying a smaller home as your first home and then moving up to a larger home, being eligible for Homebuy where there are discounts in the prices there, and there might not be a discount in the home you are selling because it had been an open-market home, you just have to sell it to someone who is a first-time buyer. It does not have to come with a discount; that probably smooths that out for some people to make that easier because there is a differential artificially being created there. If you are not accessing those, I am hearing feedback that it can be difficult for some people, but I would need to give greater thought to evidence that statistically.

Deputy D.J. Warr:

In what way have nursery and childcare costs been factored into considerations around property ladder mobility for young families?

The Minister for Housing:

That would come at the mortgage stage. When they are applying for that it would look at what their outgoings are and what their commitments are to assess as a mortgage provider what is affordable

to someone. When we have done First Step, for example, relying on that expertise as part of the application has been part of it because they have been required to demonstrate that they are getting a mortgage that they can afford and are not using the scheme just to make it easier but to make it possible, so that factors in at that part of the application process.

Deputy D.J. Warr:

Stamp duty changes to come on here. So what ...

Deputy H.L. Jeune:

Sorry, can I just ask on this?

Deputy D.J. Warr:

Go on, sorry, step in.

Deputy H.L. Jeune:

Minister, you said you have heard some evidence for that; I know that panel members have also heard about that. It is not about the first step, it is probably about the second step, that that is the biggest problem, and that also affects people's decisions on maybe having a second baby.

The Minister for Housing:

Absolutely, yes.

Deputy H.L. Jeune:

Because of not being able to, and I quote: "Afford the second step of finding a bigger home" and may not be eligible for First Step. As you have just said, we were only talking about 54 plus 12 families, that is not very many, and also the same with eligibility around Andium Homebuy. Again, there is quite a strict criteria in that. Will you be focusing your work in the coming months to look at this particular area, knowing that the Government has been talking a lot about birth rates and the fact we need to be encouraging people to have more children? One of the big barriers is this, I suppose, the second step rather than the first step. Will you be looking at that?

The Minister for Housing:

Yes, definitely. There is a line in the Investing in Jersey programme that talks about reviewing first-time buyer rules and that is a mechanism which we can use to do that. I will not give away too much, there is some thinking on some elements of that that I am exploring at the moment but that is a line in the Investing in Jersey thing as something that we need to look at.

Deputy H.L. Jeune:

With the timeline, thinking about this, can we come back at our next quarterly hearing? I do not know how many we have got until the end of the term, but we could be asking you these kind of questions in the next quarterly hearing. Will we be getting an update on this?

The Minister for Housing:

Thank you for the notice, yes. I hope so, yes.

Deputy H.L. Jeune:

Notice to you as well, Minister.

Deputy D.J. Warr:

So carrying on with the stamp duty, do you have any evidence in Jersey that Islanders may seek to defer purchase of residential properties in order to benefit from the stamp duty exemption for first-time buyers? Should additional consideration be given to further stamp duty exemptions to assist people purchasing properties?

The Minister for Housing:

Well, they are already exempted in the first instance for properties below a certain level. What further exemptions would we ...

Deputy D.J. Warr:

Just to increase that exemption level.

The Minister for Housing:

That is not something I have actively thought about. It is not something that we are thinking about for the upcoming Budget but it is the kind of thing that you will want to look at periodically. There was a long period of time where it was not looked at and then it increased quite significantly. So the answer is, yes, it should be something that is on the table and considered from time to time, but it is very important with that kind of thing to be evidence-led because there are potential unintended consequences from it. Economists are not keen on stamp duty as a tax because of what it does to people's behaviour and the inequities that there are in it. There can be unintended consequences where you spike demand without also increasing supply. That can mean prices get pushed up as a result of it. I am not saying no, it is just something to consider very carefully if you are doing that.

Deputy D.J. Warr:

Because obviously the downside of that is if there are no transactions taking place, you would capture zero stamp duty. I know it is extreme.

The Minister for Housing:

Yes, but that goes back to stamp duty not being a great tax as a revenue raiser, because is that the purpose of stamp duty or is it the purpose to be an enabler for good housing practice? It is not clear whether it is or not or whether it is effective or not. That is why it is not a particularly joyful tax, if you can imagine such a thing.

Deputy T.A. Coles:

There are scenarios where in a relationship that one partner has bought a property before the relationship started and then the relationship comes together. People then look to take that second step up but that second person has not used any allocation of stamp duty, but when they purchase a property with the partner who has already purchased one, there is no stamp duty mitigation on that. Is that an area that could be of interest or discussion?

The Minister for Housing:

Again, I would not rule that out but I also would not want to jump at it because there would be issues to do with fairness there. Because if one person in that relationship does have significant equity from the sale of a previous home, that is money they could put towards the stamp duty which somebody who has never owned a home would not have the option of doing. So again I would not rule it out looking at that but I am not instinctively wanting to jump for it as a solution.

Deputy D.J. Warr:

So moving on to the needs of older Islanders. How will you determine the nature and type of properties to be considered as downsized homes?

The Minister for Housing:

Yes, do you want to start on that?

Head of Strategic Housing and Regeneration:

Yes, housing to meet the needs of older Islanders will depend on what older Islanders want and need. The needs will all be different. Some people aspire to remain in their family home, and they have every right to do that. Other people may be wanting to move but keen to stay within their community but they need a smaller home that is more affordable to run and maintain. Then we have people with progression in older age for sheltered living, residential care and then ultimately nursing home, so I think there is quite a broad scope of different housing provision that is provided for people in older age.

Deputy D.J. Warr:

The follow up to that question then says: how do you encourage older Islanders to downsize into properties? Are they facilitated in any way; can they be facilitated in some way?

The Minister for Housing:

We do have options within that and we want to provide homes that are constructed specifically for that purpose. That is difficult because not everyone wants the exact same kind of thing. When we did the Rightsizing Policy last year, we talked about having homes in the country parishes that provide an offer that is not amazingly widely available but that we figure is desirable for lots of people who do not want to come and live in a flat in town. There are conversations with the States of Jersey Development Company about whether there are financial incentives they can build into that. You just mentioned stamp duty, covering that as part of a transaction. I would want to build some conditions into that to make sure that that is being targeted at the people who need it and not those who would manage perfectly fine without it, and intend to do it without it, but just would take a subsidy if it was on offer. That might come with conditions on agreeing to sell your old home to a family that is upsizing or that kind of thing. I think we would need to build some kind of policy or infrastructure around that to make sure that those pathways are there, another type of gateway kind of thing.

Deputy D.J. Warr:

Do you see the private sector as having a role to play in some of this and how you encourage the private sector to be part of this?

The Minister for Housing:

Yes, I would have to double-check but there are some private sector developers who are already innovating in particular products and incentives that they are offering to help those transactions that otherwise have not been as quick as they wanted. Some are talking about schemes where they cover the stamp duty or where they offer some kind of investment return or something like that as part of that. We are seeing a bit of innovation happening within that. If developers want to come and talk to me about how they might link into whatever Government has, that could help inform that kind of thing, we are all ears to that, definitely.

Deputy D.J. Warr:

To David; Constable.

Deputy H.L. Jeune:

Connétable, we are going to be moving on from Investing in Jersey.

The Connétable of St. Mary:

Yes, on the question of homelessness, which we have already touched on before, I am going to start with a specific question about the statistics available. In the May quarterly hearing it was noted that data about homelessness would only include individuals for whom the Housing Advice Service is the lead organisation, and I quote: “To give a richer narrative that we will build on quarter by quarter.” My first question is: what improvements and changes have been observed in the homelessness statistics between the fourth quarter of 2024 and the subsequent one?

The Minister for Housing:

Well we do have the homelessness charities feeding into that as well and there does have to be some work to make sure people are not being double counted in that. But, yes, they were progressively built into that process as well, so working with them to have their data included on it is something that has built up during that process.

The Connétable of St. Mary:

That is the main change effectively, is it?

The Minister for Housing:

Yes, some were involved at the start and one in particular joined later, but that helped get a better picture because of that.

The Connétable of St. Mary:

Going on to those reports, the first quarter of 2025 homelessness showed the number of homeless individuals increased to that of the previous quarter: it was 191 in 2024; 253 in the first quarter of 2025. What factors do you consider contributed to the approximately 33 per cent increase in that period?

The Minister for Housing:

It is really hard to tell because every one of these people that are behind this number is a unique person with complex circumstances. Lots of the picture that we have observed in the different reports has been relatively similar, so like the balance between men and women, the balance between primary reason for homelessness has been relatively stable and consistent, I think. It is hard to say this has happened and therefore that is why that has gone up. It might even just be better reporting and reaching more people; it is hard to tell.

The Connétable of St. Mary:

A detail emanating from that, it is reported of those who were homeless, three-quarters are men and the majority of men were in their mid-20s to 30s. For women it was different, they were usually

under 25 with escaping domestic abuse being a major factor. Can you summarise any drivers you have in identifying behind these trends?

The Minister for Housing:

As I said, that has been relatively consistent since the reporting began in 2024.

[11:45]

I have not observed shifts in that that we can attribute to anything. When we first started reporting on this, that was the first time that we had gathered this kind of data, so it was fresh but it may well have been a picture of what had been the case for some time. I am not amazingly comfortable referring to trends at this point because it is just not obvious that that is what it is.

Policy Principal, Housing and Regeneration:

I think with the new dataset we have to build confidence over time that as we improve the data collection that that is what the full picture is in terms of those numbers. I think as new organisations got involved, that increased the number of people reporting on. We heard from the last quarter that the likes of Shelter, for instance, had identified new individuals that had not come into contact with the service, so there may be some natural changes in homelessness. But equally with the reporting with the Government services that are around, with the publicity around homelessness, I think that there is just a higher profile around homelessness which helps more people to come forward to the likes of the Housing Advice Service. There is likely to be a mixture of reasons why you are seeing an increase in terms of those numbers coming forward each quarter.

The Connétable of St. Mary:

But generally you consider - I just hate to use the word "trend" again which you do not like - it is a pattern which has basically always been there, you reckon, and will continue?

The Minister for Housing:

It is really hard to tell. The data and the process for collecting this data is new and has been relatively consistent. If anything does change in this, in any reporting, we will learn something from that but we have what we have and we can take from it what we take from it. But, yes, there are not major changes in the meantime so we cannot attribute change to anything as a result of that.

The Connétable of St. Mary:

Thank you. Moving on to former prisoners - and again our report refers to those leaving prison - 46 per cent of the accommodation placements tend to be transient or temporary, such as shelters or

guest houses. Again, can you identify any areas where improvements could be made to the security of accommodation provided to prisoners?

The Minister for Housing:

The Housing Advice Service is now going into the prison I think every week to work with staff and identify that, bearing in mind that service is still relatively new and has still been building and doing that outreach to better familiarise themselves with other services to then be able to more credibly put pathways together for people. One bit of feedback that we have is that not everybody wants to engage with them. I do not blame anyone for not wanting to engage with Government services - if they might have had a bad experience in the past or whatever, I get it - but it would be better over time if they can develop that trust and develop a reputation as being a service that is visible and delivers good results, then hopefully more people will want to buy into it and benefit from the pathways that they can help unlock.

The Connétable of St. Mary:

Thanks for that. Obviously you are co-ordinating with the Prison Service, to what extent are Andium involved in the consultation? Do they provide any accommodation in this area?

The Minister for Housing:

There is the Gateway, and the Housing Advice Service links into that, and they link in with Andium. They can, if there is an appropriate pathway, help construct that with someone but everybody's circumstances are unique. Some people cannot be housed in particular places, for example, so that can make that complicated but there can be a pathway that the Housing Advice Service will help construct that can help someone who is leaving prison into a safe and secure home in the social housing sector, if that is appropriate.

The Connétable of St. Mary:

Yes, there can be, but there is no specific facility for prison leavers within Andium or ...

The Minister for Housing:

No. Andium has recently acquired a handful of properties that they have the flexibility to use for particularly difficult and unique cases when they need to. This is the kind of thing that could be used for that but equally it could be used for lots of other unique circumstances as well that are not to do with this. There is a little bit of capacity but it is relatively new; there is not a block and that is where the prison leavers go, for example, and that would not be appropriate.

The Connétable of St. Mary:

Moving on to the general question about providing accommodation, can you elaborate, please, on the system you have about collaboration with providers and how this is being improved?

The Minister for Housing:

The Housing Advice Service is in constant communication with all the providers. Obviously Andium is the big one but they do have communications with the other providers too. If they have someone who has got particular needs or a particular reason why a particular provider might be more appropriate for them, Housing Advice can pick up the phone and go and speak to these people and say: "Right, this is on the horizon. What is the likelihood of being able to put something together that might help them?" That also helps them manage expectations reasonably. The biggest struggle with all of this is the fact that we do not have loads of homes sitting empty ready to be called upon at a moment's notice to provide a permanent home immediately to someone. There is a lot of having to look on the horizon as what might be coming up, having to raise cases to say: "Please bear in mind this person ..." they might have mobility needs, might have location needs or that kind of thing. They are well and truly in tune with the providers to have that communication.

The Connétable of St. Mary:

Thank you. Moving on to, what I have here is the Outcomes Star, Homeless Star, Pathway Star system. I have a quote here: "The full implementation will be by September this year; therefore, we will include it in the annual reporting next year." What is the current status of the implementation of the tenancy star system?

The Minister for Housing:

I am not sure. I do not know ... are you in a position to help with that, Jack?

Policy Principal, Housing and Regeneration:

I think that is around supporting people to develop the ability to access the same accommodation. That is part of the Housing Advice Service's work. I would not say that that is their major priority at the moment with the Housing Advice Service given their other areas of capacity issues at this time in terms of implementing referral pathways and so on, but it is very much there as one of the things which is to be implemented fully.

The Connétable of St. Mary:

It is premature to ask questions on that at the moment?

Policy Principal, Housing and Regeneration:

It is there but I think one of the good things that Housing Advice has done recently is building relationships with the private sector, letting agents and landlords. Part of that is making sure that

there is a package of support around individuals so they can access and sustain accommodation, whether that be in social housing or in the private rental sector, for example. The tenancy star is an element of that which can be rolled out to develop good practices behaviours so that people can sustain that accommodation and have support to do so.

The Connétable of St. Mary:

If I can go back to the earlier comment on homelessness, did I understand you correctly to say you believe the States have responsibility to house homelessness? Is that open-ended? Did you envisage any distinction between local residents and those who happen to be over here or they come here deliberately if our situation is better?

The Minister for Housing:

Wow, that is a question. In terms of the detail of where entitlement lies, et cetera, if we are going to get to a point where we have something in law that says: this is the definition of homelessness and this is what people are entitled to when they meet this part of the definition or that part of the definition, that will have to be part of the question. If someone does not have housing qualifications or that kind of thing, our pathway to finding a solution for them might look different than if it is someone who does have entitled status. It is a complicated thing that will not be easy to just put a solution on the table and have it work right away. That is something that will require a great deal of thought as to how far that goes but we should have high aspirations on it because we are a wealthy society. Just because someone has not been here that long does not mean they deserve destitution as punishment for something going wrong in their life.

The Connétable of St. Mary:

I thought I had some follow-up questions but I have done my homelessness, so thank you.

Deputy H.L. Jeune:

I have got a question just on homelessness because we have talked about the pathways, we have talked about the data collection, but of course there is the trying to reduce that data and the amount they receive. Obviously we are seeing an increase, and we talked about not really focusing on trends, but the data that you are collecting, how are you taking that to try to reduce homelessness in Jersey rather than providing - which is very important - these pathways and referrals but how also are you using that to reduce?

The Minister for Housing:

It is really difficult because when we are looking at what the reasons are that people are citing for becoming homeless, a lot of those reasons housing is not the starting point. It is not just because they could not find somewhere or what have you. That is often not the starting point, the starting

point is often something that is not, strictly speaking, a housing policy matter. If it is substance abuse or unfair dismissal or something like, it is something that could be ...

Deputy H.L. Jeune:

Domestic abuse?

The Minister for Housing:

Yes, absolutely. On the domestic abuse side, the Violence Against Women and Girls' Strategy was one of the priorities for this Government and there is work to do on that. I have had good conversations with Freeda recently about how we might move forward on some of that. Substance abuse is the top one on the list for men. That is difficult so I cannot give a particularly inspiring answer to that. It is something that I think we need to take away and have a think on and bring in other Ministers into the picture.

Deputy H.L. Jeune:

Of course, because that is not necessarily the reason. The substance abuse is not because of ... that there may be underlying issues.

The Minister for Housing:

Yes, every case is unique, complex and multifaceted.

Policy Principal, Housing and Regeneration:

I would say that the data is integrated with other strategies. For example, we are working with the Substance Use Strategy, it is linked into the V.A.W.G. (Violence Against Women and Girls') Strategy, so this does help to inform what other strategies are doing. You can have that preventative approach to some of these issues around where homelessness may not be the root cause or homelessness might be a contributing factor to those situations.

Deputy H.L. Jeune:

Thank you. Connétable, do you want to carry on?

The Connétable of St. Mary:

Moving on to a different subject, the legislative programme for the remainder of this term, only a few brief points, really. The Lodging Houses (Registration) (Jersey) Law 1962, can you outline, please, the remaining work required to complete the workstream?

The Minister for Housing:

Well, that is a big project and it is not one that has got steam in having started to any reasonable position now. That is because we really are full steam on the Residential Tenancy Law stuff and if that is accepted by the Assembly there will be lots of supplementary stuff that will need to come alongside that to help it lead to its enactment. That is the main legislative focus. It is not just going to be P.24 itself, it is going to be stuff that comes subsequent to that. There have not been law drafting instructions or any of that kind of thing when it comes to Lodging Houses stuff. I did have a very useful presentation from one of our policy interns last week who did a very good job at helping to highlight some of the issues in that law and what some of the proposed solutions might be. I have not landed on any of those proposals as the one that I would want to proceed with. Hopefully by the end of this term of office I might have a bit more clarity on that but that will be a next term project.

The Connétable of St. Mary:

So there is no benefit in this panel receiving that same presentation?

The Minister for Housing:

To be honest, it would not; it is so wide in its potential options. It is interesting, and I am happy to talk to you about it, but it is not now leading to a full project beginning that has the level of credibility that you would probably find useful at this point. We are just not there yet.

Deputy H.L. Jeune:

But would it be considered as a “business as usual” for the next term? From a budgeting perspective for 2026 you would not see needing any extra money towards this, it would be policy-led?

The Minister for Housing:

Policy-led, yes. Theoretically, the next term might want some consultancy into it and that would require extra funding but, again, that is just theoretical expense; depends on what they decide on that. We are not keen on commissioning more consultancy at the moment, so that would be a no for now.

[12:00]

The Connétable of St. Mary:

Well thank you for that ... sort of. You mentioned over the last year about working more closely with other social housing providers. How has this work progressed and is there anything you can tell us constructively in that point?

The Minister for Housing:

Yes, well we spoke about the social housing rents proposition and that is leading to work that they are all fully engaged in, and I occasionally meet with the leaders of the different providers. I met with FB Cottages and ...

Deputy D.J. Warr:

Jersey Homes Trust?

The Minister for Housing:

No, not Homes Trust. I met with one of the really smaller ones that have not met with the Minister for Housing in a very long time, including me in my previous stint. I was keen to establish contact because there just had been much ...

Policy Principal, Housing and Regeneration:

Clos du Paradis.

The Minister for Housing:

Clos du Paridis, there you go. That was good to say to them: "Look, do not feel the need to be shy in coming to us if there are things you want to discuss, some things you want to talk about." There is going to be fewer social housing providers soon because Christians Together is being taken over by Andium. That is something that is progressing in the next few months. They have just got to go through the legal side of that to formally transition to make that happen. That was something I supported and was happy for them to do that and that initiative came from Christians Together wanting to do that. So, bringing them into the Andium family and making sure their Christians Together tenants know what they can expect from Andium as their new landlord has been something that has been a bit of a focus recently. But, yes, there are various things that we are doing now that relate to specific things that were not on the agenda a year ago or that kind of thing.

The Connétable of St. Mary:

Thank you. As regards to any future items that might be brought forward in this Assembly, first of all, can you clarify the position, if there is one, on empty homes? Is there any intention to do anything on that this period?

The Minister for Housing:

No, I have no funding to do so.

Deputy H.L. Jeune:

But would you put some funding into the Budget on that? Because it is something you have talked about before.

The Minister for Housing:

No, because there would be no capacity to deliver on that. I frankly do not think the politics is in a place to make the progress on it that we need to. It would have been better if I had had funding at the start to do that so I would know what I am asking for funding for, whereas now it is just a non-starter.

The Connétable of St. Mary:

Is there anything else coming our way in the next few months?

The Minister for Housing:

I do not think so.

The Connétable of St. Mary:

Or that we should be alerted to so we can make representations at Budget time?

The Minister for Housing:

No. Only you might have political preferences on things that you think could be helpful or tweaks that could be made. I would be interested in any discussion on that but the focus on action right now is the Residential Tenancy Law. I will have to decide what I do if it is rejected. If it is accepted, then there is subsequent stuff that arises from that, so there will be further things that will come to Scrutiny about the detail of the various elements of that. That will come your way if the Assembly gives us permission to go ahead on it.

The Connétable of St. Mary:

Having mentioned Residential Tenancy Law, turning to the Chair.

Deputy H.L. Jeune:

Thank you, Connétable. I know we have all done a lot of work on the Residential Tenancy Law; you have seen our report that was published I think last week. The weeks are going quickly and we will be discussing it a lot next week, so we did not really want to take up too much of our time on this hearing today on that because we will be meeting again next week and discussing it a lot. But there are a few minor things that we thought were an interest that came up. Something that has come up during our work around this is that of course one of the big areas that is put in the Residential Tenancy Law is on data collection, and this data collection being through the Rented Dwellings Licence, so marrying closely of course the Rented Dwellings Licence, which sits obviously with the Minister for the Environment, but using that for a place to collect data on the Residential Tenancy Law. It is just wanting to know your views of data collection through this Rented Dwellings Licence

scheme in the nature of the rental market in Jersey. What kind of data could be collected, maybe even more than rents, are there other elements that could be collected to help build a better picture of the rental market in Jersey?

The Minister for Housing:

Theoretically, I will be honest and say I have not given a huge amount of thought on to that. My priority has been getting the rent levels through it, that has been the main thing I have been focusing on. I have not given thought on what could be attached on to that. That is not specifically outlined in the Residential Tenancy Law.

Deputy H.L. Jeune:

Do you see that this is something that could be ... for example, we have talked to many different kinds of landlords when we collected data for our report. For example, you have landlords who are what we have called cottage industry in the sense you have maybe one or 2 properties that are attached into where you yourself live as a landlord or you have to the point of where you have more larger landlords that have many, many properties and run it as a very big business, and you have lots of in between. Would that be useful, for example, because at the moment we do not have ... we as well, the panel, was not able to get that information to understand the rental market. Do you think that that would be useful to have?

The Minister for Housing:

Yes.

Deputy H.L. Jeune:

Would the Rented Dwellings Licence ... can a data collection point be a place to publish that kind of data?

The Minister for Housing:

Can you answer on that?

Head of Strategic Housing and Regeneration:

Yes, well I am happy to say that there is a broad provision in the proposed Draft Residential Tenancy Law that enables quite a range of data to be collected and that would be honed in as the Order was developed. I think just one thing to be really clear and to clarify is that we would not be collecting it through the Rented Dwellings Licensing because that is an entirely separate piece of legislation and the *vires* for data collection under that is entirely different to the *vires* that are created under the Residential Tenancy Law. One of the options that the Minister has explained is that we tried to simplify the administration and collect it at the same time but it would not be through the licensing

scheme. I think when the policy development for the Order is progressed, which is second to getting through the primary law and debate, as you will appreciate, then I think we would be looking at the scope of data that would be collected. Because it used to be sufficient anyway to understand the relativity of the rent, so number of bedrooms, location, such like, but there are defined parameters by law as to how far that can go. We would not be able to collect granular information on an individual landlord's circumstances because that is beyond the *vires* created by the Residential Tenancy Law as it stands.

Deputy H.L. Jeune:

Thank you. Yes, so landlord type or size is not possible, you would not be collecting in that sense?

Head of Strategic Housing and Regeneration:

We would have to have a careful look at the *vires* created by the relevant law to see how far that could go and what value that data could add relative to understanding the rental market in Jersey. But I think it is every intention that you would be kept informed as to how that piece of work progresses.

Deputy H.L. Jeune:

No, of course. Also having that baseline because it would be interesting to see from the information that we have also received as a panel that many landlords have said that they would potentially step out of the market that feels that it is a different kind of landlord versus the ... what kind of landlords are saying that.

Head of Strategic Housing and Regeneration:

It might be helpful to point out the quarterly house price index that was published, that for the first time includes data on the rental market in Jersey. That data reporting has come as a result of the licensing information and is being pared back to the 2021 census results. I think it is the ambition of Statistics Jersey to continue to progress their reporting on that data. Because they have their statistics law superpowers they can merge that data without it having the data protection implications that we would face if we were trying to process that data. I think ultimately through their statistical know-how, they would be able to pair that data up once we have got a set stream of the rental data and they can match that up to the licensing within the appropriate realms of statistical reporting. I think that is what they would want to be trying to achieve.

Deputy H.L. Jeune:

Thank you. The last question on this is something that we have also seen. Of course, you have under periodic tenancies the proposed amendments. There is a list of potential reasons that would have to be given by a landlord to be able to justify the relative notice periods that have been put

forward. We have discussed I think in our quarterly hearing on 12th February that I believe you said there is a need potentially for more working together between the Housing Advice Service and other agencies such as Environmental Health to ensure that a situation where the quality of accommodation or overcrowding or something could be worked with the Housing Advice Service. Environmental Health said there could be more working together, is that something that is happening? Because of course you have a Housing Advice Service that potentially hear things that then could be supported by Environmental Health or Environmental Health may see things within, understanding that the *vires* are different, there could be much more working together in those things. Are they working together?

The Minister for Housing:

Well, they both attend the Housing Crisis Emergency Taskforce and there are updates frequently at that about what is going through their systems. I am frequently updated about what other kinds of complaints about standards in properties that are coming through. Mould is always top of the list but other things come on that as well. I think the Housing Advice Service is well equipped to help people then link in with Environmental Health when issues like that are brought to their attention. That being said, when people come to me with issues to do with standards I tend to just tell them to go straight to Environmental Health because they can be a front door as well. It does not have to be the Housing Advice Service as the gatekeeper on that. But, yes, they do frequently speak and they are aware of the issues that they are both facing. Environmental Health itself gives advice and works with both landlords and tenants on that, so it is not always necessary for Housing Advice to be gatekeeper on that.

Deputy H.L. Jeune:

One of our recommendations of course is that the Housing Advice Service becomes a stronger element within that, not only for tenants but also for landlords in understanding quite a complicated, or potentially complicated, law if and when whatever amendments are agreed or not in the future. I know that you will be responding to us formally but is this something you see as something that the Housing Advice Service could potentially get stronger? As we see in your tenure the last few years, it has already developed in what services it is doing. Do you see that there is scope for it to broaden even more its services?

The Minister for Housing:

That is the dream. That is the dream. I was already secured funding to establish the service 4 or 5 years ago, whenever it was, and that was always the vision for it, was that it would grow and that over time it would get a reputation as a place that anybody can go to for housing advice. In practice now, obviously its heavy focus is on gateway emergency housing and that kind of thing, but I do want it to be a place where, if a landlord or a tenant is unsure about a thing in a contract and want

to just quickly pop in and have a quick word, I want it to be known that that is a place that they can go and do that; so that is the ambition. We met with the Housing Advice Service in Northern Ireland when we went for a British-Irish Council summit last year and that provides a very interesting model. They are not technically a government department but the breadth of advice that they provide is very good and interesting, so we have got contacts we can dip into if there was anything specific we wanted to try and expand in that service. That is the dream, we just need to make sure it is resourced properly and can cope with more people coming through the door.

Deputy H.L. Jeune:

Yes. Well, that would be, I am sure, in our next discussion if we meet around the Budget on those areas to see how you have fared with getting maybe more funding for the Housing Advice Service in your discussions. I think we have come to the end of our questioning. I am just looking around at my panel to see if there are any further questions. Minister, I know that when the Connétable asked you if there was anything else in your to-do list for the next few months, you would tell us, you were quite clear that you were focusing on the R.T.L.

The Minister for Housing:

Surviving next week is the main thing.

Deputy H.L. Jeune:

I think that is why we have tried to keep our R.T.L. questions as short as possible within this wider hearing. I think on that note we can give you some extra time for you to help prepare for next week, so thank you very much. Thank you very much, officers, for contributing and thank you for coming as well.

The Minister for Housing:

Thank you.

[12:15]