



Environment, Housing and Infrastructure Scrutiny Panel

Quarterly Public Hearing

Witness: The Minister for Housing

Wednesday, 25th September 2024

Panel:

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

Deputy A. Curtis of St. Clement

Connétable D. Johnson of St. Mary

Deputy D.J. Warr of St. Helier South

Witnesses:

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

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

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

Ms. H. McManus - Critical Support Team Manager

[11:00]

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

Good morning and welcome to this quarterly hearing of the Environment, Housing and Infrastructure Panel. I would just like to draw everybody'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. We ask that all electronic devices, including mobile phones and laptops, are placed on to silent. We would like to ask any members of the public who have joined us today in the room do not interfere with the proceedings and leave as soon as possible after the hearing has come to a close. For the purpose of the recording and transcript, I would be grateful if everybody could ensure that they state their name and role and also speak clearly into the microphones. So we will start with

some introductions. Myself, I am Deputy Tom Coles. I am stepping in for the Chair as she is unavailable today.

Connétable D. Johnson of St. Mary:

I am David Johnson, Constable of St. Mary, panel member.

Deputy A. Curtis of St. Clement:

Deputy Alex Curtis, panel member.

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

Deputy David Warr, panel member. That is easy to say, is it not?

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, Strategic Housing and Regeneration:

Jack Norris, Policy Principal, Strategic Housing and Regeneration.

Critical Support Team Manager:

I am Heather McManus, Team Manager of the Critical Support Team, which includes Affordable Housing Gateway, Housing Advice Service, from Customer and Local Services.

Deputy T.A. Coles:

Wonderful. Thank you very much. We have 2 hours for this hearing and we have a lot of questions to go through, so we would appreciate all answers to be clear and succinct. So I will be starting off as we are going around the proposed budget or Government Plan for 2025-2028. Minister, how confident are you that there will be significant funding allocated in the proposed budget to achieve the actions identified for your delivery of priorities set out in the Common Strategic Policy, namely supporting more Islanders into home ownership, improving the experience of renters, and addressing the plight of homelessness?

The Minister for Housing:

I am certain that is the case.

Deputy T.A. Coles:

Excellent. Can you talk us through the process to address each of these within the financial envelope available to you under the funding allocations detailed in the proposed budget?

The Minister for Housing:

So a reasonable amount of what I want to achieve is not actually a very costly thing to achieve. A lot of what I am proposing are law changes or changing of the rules and framework in which people access the housing market or access various housing support. The expensive stuff, which is the bricks and the cement and the actual physical building of homes, is not really something that comes directly from Government budgets because we have arm's length organisations that are the ones that take on that cost and go ahead building those. So that does not directly fall into the budget. Much of what I want to achieve is policy based, replacing existing policies with better policies. That in itself is not expensive. The main cost there is for the staff to go ahead and build those new systems, write those new laws, et cetera, and we have staff in place who do that. It is just a case of prioritising their time and prioritising exactly what projects I am pursuing at a particular point. But the one thing I was keen to do is to get at least a bit of extra funding to continue with First Step next year. That started off with an initial £10 million from a few Government Plans ago, and I wanted for this budget to enable us to carry that and see where we are and enable us to look at what else we can do with that scheme or equivalent schemes in the future, so we have a pot there to dip into to be able to do that.

Deputy T.A. Coles:

Did you make any requests for more funding to hopefully get some of the policies developed quicker?

The Minister for Housing:

No, I did not.

Deputy T.A. Coles:

Fair enough. Thank you. Within the Bridging Island Plan 2022-2025, reference is made to the development of a residential delivery and management strategy. Could you provide the panel with an update as to if the strategy has been developed and when it may be published?

The Minister for Housing:

I might hand to Natasha for that. [Laughter]

Head of Strategic Housing and Regeneration:

Thank you. So I think at the time when that proposal was developed and written into the Bridging Island Plan it was before we had established the strategic housing and regeneration team, so there

was just a very small amount of resource that was performing a shadow function of the Strategic Housing Unit within Government. So it was at a time where we were looking to really invest in the Government's housing strategy. How that played out in practice is it has become more of an iterative thing. So all of the principles that were identified as being necessary to make progress in, we are very much living and breathing those principles in the work that we are doing. I think it would be for a conversation to be had as to whether or not there is a specific deliverable against that as a physical strategy that could be published as a policy document or if it is just living and breathing those principles and making those improvements in how we are planning for and managing the delivery of new homes for the Island. So I would very much say that we are in the latter position and if we do not need to make that official publication because we are doing the work, then I do not think that would be a problem in terms of meeting the commitment made in the Bridging Island Plan.

Deputy T.A. Coles:

Okay. Wonderful. Thank you. The panel notes that the proposed budget explores the possibility of use of public lands for the public benefits, pages 65 to 67. How are you collaborating with the Minister for the Environment and the Minister for Infrastructure to ensure that the policies prioritising affordable homes on public land is consistently applied across different sites?

The Minister for Housing:

Yes. Honestly, that is a question you are better off directly addressing to both of those Ministers because they will have more of a day to day involvement in that. My headline priorities are policy based and the actual levers that would deliver those things are closer to those Ministers for that. I have various meetings every now and then with each of those Ministers and I support the work that they are leading on that.

Deputy T.A. Coles:

Within your view as Minister for Housing, how do you balance the need to provide affordable homes with the need to raise capital for other public benefits such as new infrastructure or public realm improvements? So what discussions have you had at ministerial level on this matter?

The Minister for Housing:

Well, a lot of those things are delivered by our arm's length organisations who have their own ways of funding those, whether that is through the States bond or whether it is through private lending. They have requirements within that on public realm improvements. We are getting private developers who are looking at various sites, who are approaching us and asking ... trying to work with us, basically, to make sure that they are on the right tracks in delivering the right kind of homes on that and the right kind of designs and facilities. That is an ongoing thing. I meet with those bodies frequently, but they would fund that themselves and build that into their model.

Deputy A. Curtis:

I guess, Minister, there is a question here about the onward strategy with regard to public land and the trade-offs that the public can make. That, from my perception and from the Government Plan or the budget, extends beyond Government sites to public land which is A.L.O. (arm's length organisation), States-owned entities. You mentioned arm's length bodies. It would be nice to try and think about where would you like to see that ... where, as the Minister for Housing, do you see your interplay with those relationships in setting that strategy moving forward?

The Minister for Housing:

So when you are talking about public land, are you talking about places like the Waterfront, for example?

Deputy A. Curtis:

The Waterfront or, yes, land that is owned ultimately by the public through any of the entities it has, yes.

The Minister for Housing:

The Regeneration Steering Group works very closely with S.O.J.D.C. (States of Jersey Development Company). I am not a member of that group, but I am frequently meeting with the S.O.J.D.C. and working through with them what access routes I would like to see developed for the homes that are built on there. I am one person with opinions about what looks nice or what facilities in my mind would logically be placed best on some of those sites, but that is a collective effort to settle on what is exactly right there. But my priority in those conversations with the S.O.J.D.C. in particular is whatever homes you are going to build, who is going to get them? What are the access routes going to be for them? How do we maximise opportunities with the homes that you have built that they go to the people who would most benefit from them, that there is an appropriate gateway that might have this level of means test, might have this level of support, et cetera. So a large part of the conversations I have with them is about that policy of how people access the homes they build, whereas the Regeneration Steering Group I think would be more involved about public realm, what facilities go where, what is underneath the housing, if it is apartments above a ground floor facility or something like that.

Deputy A. Curtis:

One interesting parallel is we have asked you before about your relationship with the rezoned housing sites, and the Minister for Housing consults on that and you have made it clear, Minister, that you believe contributing conversation about the quality and the living conditions of those units is part of your duty on rezoned housing sites. Do you see the same ... you are saying you are not a

member of the Regeneration Steering Group, but do you see the same level of almost ministerial responsibility for consulting on these sites and saying pathways, ownership is one thing but quality and design is also within your remit as with rezoned housing sites?

The Minister for Housing:

Yes, I want people to live in nice homes that are suitable, that are comfortable, and that people can have happy lives in. That is a point of feedback that I am consistently making when we are making submissions when planning applications are coming forward. So not even just from Government entities but others that put in planning applications. My officers can confirm that I am often very keen to say if I think that there is an issue with how homes are designed, that do not look like they are going to be comfortable to live in. Size of those is one thing I have been particularly keen to make a point on, that the Assembly, thanks to Deputy Coles' proposition, has issued a verdict on improving the sizes of one-bedroom apartments. I have been reiterating that in my comments and been blunt sometimes when designs have come to us that I have not felt have been accommodating that properly.

The Connétable of St. Mary:

It is a very simple question: would it not be helpful if the Minister for Housing was a member of the Regeneration Steering Group? Does it put you at a disadvantage in some respects?

The Minister for Housing:

I have to be honest in that I am not amazingly keen on loads of different groups existing with loads of different terms of reference, doing a lot of talking. I think the best use of my time is focused on the policy things that I have highlighted as my priorities. In particular, Residential Tenancy Law is my number one priority this year to get done. That is something that I am better placed to do. I can feed into and contribute to those other processes, but if you are asking me to spend hours and hours of my time involved in groups and bodies that sometimes do more talking than action, I am not convinced that is the best use of my time, given the priorities that I have set.

The Connétable of St. Mary:

Accepting that, under the present arrangements you are content that your policy input is well received?

The Minister for Housing:

Yes.

Deputy T.A. Coles:

Minister, within the budget for 2025-28 there is a section that has dedicated sites to be developed between Government Plans. Can you please explain further what is meant by this? Are there any sites already under consideration to be developed between Government Plans?

The Minister for Housing:

I am not entirely sure what that means. Do you have any idea?

Deputy T.A. Coles:

It is page 66 on the Government Plan. There is a ...

Head of Strategic Housing and Regeneration:

Sorry, could you repeat the read-out?

Deputy T.A. Coles:

Yes. So there is a section dedicated to sites to be developed in between Government Plans. Can you please explain further what is meant by this? Are there any sites already under consideration to be developed between Government Plans?

Head of Strategic Housing and Regeneration:

Yes, I can answer that question. So that was included in the Government Plan ... so the origins of that section of public land for public benefit comes as a direct result of Deputy Mézec's amendment to the Bridging Island Plan in Policy H5, which requires all sites to be brought forward, especially where they are not to be 100 per cent affordable homes, for that to be articulated in the Government Plan. So that section now exists to capture that previous States decision and that cross-link back to the Bridging Island Plan. The reason why that specific paragraph is included is that Government Plans and budgets run on an annual cycle and over that period of time some things can arise and decisions can be made that were not necessarily planned for or able to be very firmly articulated in a Government Plan at that given point in the time when the Government Plan was prepared. So it was just to make sure that we were ... we are trying to introduce a degree of flexibility. Going back to the heart of the amendment to the Bridging Island Plan, there would always be that tension that the specifics would not be identified in the Bridging Island Plan, so how effective that would have been in practice if it ever needs to be called upon, but as I said, the priority is to make sure that we do not hold back the progression of a site because it missed that moment in time for inclusion in the Bridging Island Plan. Fortunately, we have not come about any of those scenarios and I cannot foresee any sites coming forward at the moment that are not already expressed in that table that is in the Government Plan.

Deputy T.A. Coles:

Okay. So what are the specific plans for the Aviemore site and how will the creation of a fund to deliver public value by supporting care-experienced Islanders be managed? Can you elaborate further on this?

The Minister for Housing:

Not really because it is not something I have been heavily involved in.

Deputy T.A. Coles:

Okay. So we move on to some more specific sites in regards to Huguenot House, Philip Le Feuvre House and 38 La Motte Street. What input did you have as Minister for Housing on the specific number of open market homes to be considered for those sites?

[11:15]

The Minister for Housing:

None.

Deputy A. Curtis:

Do you think you should have had an input or are you happy with the way ...?

The Minister for Housing:

My political preference is clear and on the record - and Natasha just referred to my very prescient amendment of the Bridging Island Plan previously - that I have always pitched to maximise the proportion of affordable housing delivered on, frankly, all sites but a special responsibility to Government and the agencies that we own to take advantage of our unique position as a player in the market of delivering homes to maximise all of that. That is always my position, to maximise that, and that is well known.

Deputy T.A. Coles:

Obviously, this site is developed into almost 3 clear different sections between Philip Le Feuvre, Huguenot House and 38 La Motte Street. Do you feel that two-thirds is a good balance?

The Minister for Housing:

Yes, probably.

Deputy T.A. Coles:

So then we go on to some other incentives that are being offered to first time buyers and downsizers at the South Hill site. Do you know how these will be funded?

The Minister for Housing:

Well, there is different options for how they ... what assisted purchase products that you have. We are in discussions with S.O.J.D.C. about how they can do that. Some of that will be shared equity, in which case S.O.J.D.C. hold on to a portion of the equity in those homes but they eventually get it in the long run when homes are eventually sold on for the full value. They, for downsizers, are exploring mechanisms that they can offer within their financial parameters on support for moving, support for stamp duty, that kind of thing. They are looking at it from within their own terms.

Deputy T.A. Coles:

So talking now about the proposed development of the Waterfront, are you aware of any new plans coming forward for this area?

The Minister for Housing:

I believe that next month they are doing something ... can you remind me what that is?

Head of Strategic Housing and Regeneration:

Yes. S.O.J.D.C. are preparing to brief States Members on how they are starting to move the plans for the Waterfront forward.

Deputy T.A. Coles:

There were concerns raised in 2023 following submitted plans by S.O.J.D.C. around their waste management at La Collette site if the reclaimed land was built on. How are you working with the Ministers for Infrastructure and Environment to resolve this?

The Minister for Housing:

I am leaving that to them. That is very much in their remits and I trust them to be able to get on with that.

Deputy T.A. Coles:

Okay. This brings us to a large part of our questions around the budget but also interconnecting with the First Step scheme, so we are moving that over to Deputy Curtis.

Deputy A. Curtis:

Wonderful. Minister, you have highlighted that one area you wanted funding for was the First Step scheme, that should the budget be approved you would have more of. But would you, therefore, say that the First Step scheme has been a success so far and, if yes, can you explain the reasoning and how you measure that success?

The Minister for Housing:

Yes. Well, it has been a success insofar as lots of people have applied for it. That to me shows that there is a sign that it was desirable for a number of people. In the first tranche I think we had something like 125 applications for it. That is over twice as many as we thought the whole scheme might be able to support, so that showed a level of demand and we are seeking to help people in that situation. So clearly those were people who felt that this was their best chance. I take satisfaction in that and I am pleased that people have engaged with it. It has been working well. It has not run into any major hiccups. There is one or 2 minor tweaks we made to some of the communication on it, just to help improve the understanding of how it works for applicants, but there has not been any major stumbling blocks in the way. Nothing has messed up at any point, so it has been administered particularly well. One thing that I was not necessarily expecting, but I think this is a sign of success for it, is that we have had some feedback that applicants who were granted equity loans who then went out to find the home that they wanted to use it to buy, had some success in negotiating on prices for those homes and in some instances negotiated down, which meant they did not need the full value of the equity loan that they were offered, which means it goes back into the pot to help more people. It had been a potential concern at the outset of this that if we were injecting lots of money into support for people buying homes that there would be a risk of that pushing prices up, but on that micro level for some people granted equity loans it did the opposite. It put them in a good negotiating position to negotiate down. They get a home out of it, a home gets sold, and we get more money left over to help more people. I think that is a success.

Deputy A. Curtis:

I presume as Minister you have been given adequate detail as to the type of applicants who have applied and ultimately the type of properties in the mix that have been purchased to date.

The Minister for Housing:

Yes, indeed. So in the first tranche, as I kind of expected, it was more weighted towards one and 2-bedroom flats. We decided for the second tranche that we would tweak some of the rules on prioritisation to see if we could get more 3 and 4-bedroom homes in the mix, and that did happen. First time round we only helped with 2 purchases for 3-bedroom houses, and the second tranche it was 14. That was to see what would happen and what the demand would be like, so it was different between the 2 tranches, but overall there has been a wide mix.

Deputy A. Curtis:

Great. You clearly have some numbers about the scheme. So far, to date, how many homeowners have been helped with the scheme that have successfully passed contract in court?

The Minister for Housing:

Good question for the exact amount. I am just trying to see if that is on ... because for the second tranche, the first scheduled sale is due to take place this Friday and then the majority of the rest of them will be for October/November. Of the 25-ish from the first tranche, I am not sure if every one of them has ...

Policy Principal, Strategic Housing and Regeneration:

The final transaction went through last Friday and that is 18 in the first tranche.

Deputy A. Curtis:

So 18 in the first and then we will see a few in the next 3 months for tranche 2?

Policy Principal, Strategic Housing and Regeneration:

Some of them fell away when people's circumstances changed and did not take it on, but yes, 27 are now out in round 2.

Deputy A. Curtis:

So moving to the extended funding in the budget, we understand that transfers are being proposed from the existing legacy housing funds, including the assisted home purchase scheme transfer of £0.3 million, the dwelling houses loan fund, the transfer of £1.1 million, and the 99-year leaseholders fund of £0.6 million, to provide the further £2 million you reference for the First Step scheme. So would you be able to elaborate further on the rationale behind using these legacy funds to transfer into the First Step scheme?

The Minister for Housing:

Well, we were not going to use it on anything else. These are funds that were set up in their moments in history for their particular reasons at the time, but it was all in the principle of helping people into home ownership one way or another. The money was sat there not doing a lot. We have a good scheme up and running and all of the admin in place to deliver it, so why not? That is what the money was for and we would not be using it for anything else otherwise.

Deputy A. Curtis:

Were those legacy funds considered dormant? Were they being used? Was there any recent movement on them?

The Minister for Housing:

I do not think so. I think one of them might have been touched for something at Les Quennevais.

Head of Strategic Housing and Regeneration:

The 99 leaseholders fund.

The Minister for Housing:

Yes, indeed. One had been touched for that a few years ago, but other than that I do not think there were.

Deputy A. Curtis:

Was there considered any risk in the removal and close of those?

The Minister for Housing:

No.

Deputy A. Curtis:

No, brilliant.

Policy Principal, Strategic Housing and Regeneration:

I think one of them the scheme was last used back in 2012, the deposit loan scheme, so it was a similar purpose for what we are using First Step for, so it was there for that specific purpose of assisted home ownership.

Deputy A. Curtis:

Okay. Then looking at how that £2 million can have an impact, which I presume you hope for, how will the additional £2 million be allocated within the First Step scheme? So could you perhaps provide a breakdown of the number of individuals that £2 million might help?

The Minister for Housing:

I cannot at this point. Firstly, do not count your chickens until they are hatched, so we will see what the States actually wants to decide on this. There may end up being a bit more than £2 million because if we do get underspends from these tranches then we can ... that will change the numbers that we might forecast. Depending on how applications go for tranche 3, I might want to have a little think: is there anything further we can tweak? Is there a demand that we have provided for in the first few tranches and one that we have not seen as much of as we might want to? I might want to have a bit of a think about if there is any sensible tweaks that could be made, but that will be driven by what patterns we see emerging in the final tranche. But I am open minded. But maybe we will just keep it as it is and keep going.

Deputy A. Curtis:

Okay. Great. Could you explain perhaps what decisions and why the £2 million from those 3 funds were transferred into the First Step scheme and whether other policies or projects were considered for that, in essence, dormant money around the Council of Ministers table?

The Minister for Housing:

No, it just seemed obvious in that the whole budget process has been very testing because we have lots of ambitions and lots of things we want to achieve and a finite source of income in order to do that. There are lots of priorities across government, and I am not going to be the Minister that wants to ask for austerity to be forced on another area to get investment for my area. I think we should be investing in all of them. There has been some very brief discussions thus far about whether there are other areas we might in the future want to get further funding for it. We might at the end of the year look at underspends in departments, and if there is a transfer that we can sensibly make and not harm any other department's budget we might look at using that formal process to get some more for it. If we did that, that would be in addition to what is already in the budget.

Deputy A. Curtis:

So that is perhaps looking for further money for the First Step scheme during the year and looking at budgets?

The Minister for Housing:

Yes. That sits outside the formal Government process.

Deputy A. Curtis:

That sits outside the Government Plan but it suggests that you see a lot of success in First Step, so perhaps looking to that additional funding, the £2 million and beyond, how will success of any funding £2 million-plus be monitored and evaluated to ensure it is still effectively helping those struggling to get on the property ladder?

The Minister for Housing:

If we saw demand dry up, that would be a sign that either we have done as much as we could there or that wider circumstances in the market were changing to make this kind of scheme unnecessary. We will have to keep monitoring that as it happens. But I am keen to consider whether there are other models of scheme that could assist people for whom this kind of scheme is not perfect for them. So, for example, we do still require a 5 per cent deposit for applicants for this scheme. For those people for whom saving for a deposit is impossible, we might want to think is there another kind of scheme we could develop to do that. With some of my colleagues, we have just spent some time in Northern Ireland for the British-Irish Council and we met with an organisation up there called Co-Ownership that offers different kinds of products to help people into home ownership. They have

helped tens of thousands of people do that. They have a rent to buy scheme. We are keen to look at that. That would look different to First Step but, going through the learning experience of First Step, we will pick up on lots of things that if we wanted to find a way of doing another kind of scheme in the future, we would have learnt a lot and also established the relationships as well, which has been one of the great things of this scheme, working with the mortgage providers, working with lawyers, et cetera. Everybody has bought into it and knows how it works, which means hopefully they would be open-minded in the future if we wanted to think about different schemes and they would be ready to jump on that and work with us.

Deputy A. Curtis:

Okay. So currently - and I do not want to put words in your mouth - demand for the scheme proves a level of success, but you are evaluating the wider success metrics that you can look at whether this is the right scheme or whether new schemes need to be introduced.

The Minister for Housing:

Yes.

Deputy A. Curtis:

Will you be able to update the panel in due course as to how work on alternative schemes and what those metrics might look like?

The Minister for Housing:

I cannot wait to be in a position to do that because if we can successfully set up schemes that help people into home ownership through other routes, I will consider that a great success. It is part of trying to give back hope to our young people that home ownership is viable in Jersey and we have to do everything we can. So when we are ready to do that, I will be knocking at your door very quickly.

Deputy A. Curtis:

Okay. Great. Moving in the same area but on to the funding for housing more generally, Minister, to what extent do you consider there would be any value in ring-fencing the funding Government receives from Andium Homes and, if so, what use do you think it should be ring-fenced for and how would you replace that funding stream?

The Minister for Housing:

Are you asking me if I think it would be positive to keep the £30 million financial return they make for Treasury and put it back in housing?

Deputy A. Curtis:

I am asking the question as I said it, Minister. **[Laughter]**

The Minister for Housing:

Would I want an extra £30 million budget? Yes, I would and I have consistently made that argument, not just in my time as Minister for Housing now but in my previous stint and as a Back-Bencher and from every platform I can possibly find. I have always objected to the suggestion that Government subsidises Andium Homes because the amount of housing benefits that their tenants receive from social security is about £20 million a year and Andium provides a financial return to Government of £30 million a year.

[11:30]

I would argue the subsidy is the other way round to how others have suggested it in the past, and I look forward to the day where one day we can start moving to a model where Andium is in a position to reinvest some of the money that it has been subsidising Government with back into its stock, but it will not be me who makes that decision. It will be whoever is the Minister for Treasury and Resources of the day because that is how that Government shareholder relationship with Andium works. But whoever is in that role will have me in their ear saying: "Let us move as soon as we can to a position where we can do this."

Deputy A. Curtis:

Okay. So just to clarify from that, the answer was yes, and you would like it ring-fenced ideally for Andium itself to be able to manage its affairs. You mentioned investing in its stock. Do you see that priority now being the quality of the existing stock or do you see that as a demand for new stock on new sites or new stock on existing sites?

The Minister for Housing:

Inevitably, a mix. I have dreamed of that ...

Deputy A. Curtis:

Be a consultant. **[Laughter]**

The Minister for Housing:

... £30 million but I have not yet formed a spreadsheet of the breakdown I would like for it to be allocated to. Andium has demonstrated its great success at administering First Step. If they were able to find ways of contributing to that pot from their revenue streams, that would be fantastic and we could work with them to manage other schemes to do that as well if they wanted. But Andium

has just had its 10th anniversary when the States set up its quarter of a billion pound bond, and they have done amazing things with it, but that is not a limitless pot of money. They will have to think creatively about how they fund future developments, how they fund maintenance programmes, et cetera, and do that in a sustainable way. Whatever they can keep just means they can do more of whatever.

The Connétable of St. Mary:

Sorry, I am in danger of going off-piste so apologies to my colleagues, but you mentioned Andium and the Treasury function, the shareholder function. Are you suggesting that, in fact, that structure is, in a way, outdated, that Andium maybe as an arm's length organisation should have a bigger master, a larger spread of masters than just one Minister?

The Minister for Housing:

It is hard to determine what the perfect system would be to make sure that an arm's length organisation of the magnitude that Andium is has the right accountability and governance structures, that it has appropriate financial management, but that it is also effectively able to deliver the housing policies that are set through our democratic structures. I do not know what the perfect situation is there, but let us be frank, there is a tension when you have Treasury getting a substantial amount of money from a body that, frankly, from just my silo as Minister for Housing is not my concern. Because I do not get that £30 million back, so whatever it goes to is not part of my specific mandate. My mandate is housing and I prefer to have that £30 million with housing. So it is always going to be the case that the Minister for Housing will want every penny going back to Andium if possible.

The Connétable of St. Mary:

Thank you. A final question on this: would you, therefore, be in favour of the M.O.U. (memorandum of understanding) which is due to be revised by May next year, I think, of that being revisited to give a greater accountability?

The Minister for Housing:

Yes, I suppose so, but that is the kind of thing I would always support doing because as we continue to work together we are constantly learning new things about what works well in our accountability structures and what could be improved. I have to say my experience, and it has always been my experience, including in my previous stint, is that I have always found Andium to be extremely receptive to me as Minister for Housing when I have approached them, when I have wanted to explore new ideas with them, when I have wanted to do policy development, or when there has been an issue with a particular site or a particular case. It is a good relationship and we have open and honest communications with us and Andium knows who is boss at the end of the day. It is the

people of Jersey and through their elected representatives. So I am not going to say the M.O.U. is dreadful and needs drastic change where ...

The Connétable of St. Mary:

I was not suggesting that either.

The Minister for Housing:

Yes, indeed. So it is always something to keep a watching eye on.

Deputy A. Curtis:

Okay. Touching a little more on that relationship between you as Minister for Housing and perhaps the Minister for Treasury and Resources, what consideration are you giving to the development of work to examine the case for removing the ability to claim deductions for interest paid in respect of residential properties that are rented out, given that relationship with, of course, tax?

The Minister for Housing:

Just to be clear, we have a really good relationship. I admire her very greatly. Our politics differ somewhat on things but our mandates are different, obviously, so we have different priorities on a day to day basis. But we have had an initial good conversation because there was a decision made, again from a very prescient amendment to a previous budget about this very issue, that we are going to have a look at it. We had an initial meeting a few months ago just to make sure that we were not completely on different pages, and we are not, which is always a good start. I think there will probably be some more work done next year to see are there particular tweaks that we feel we are in a position to make and will we go ahead and deliver them, but the initial discussions with the Minister for Treasury and Resources have been very good. We are coming from the same place, not a million miles apart.

Deputy A. Curtis:

I would ask if it is a priority but if it is 2025 it is more a long-term slow burn?

The Minister for Housing:

Yes, it is something to look at next year. It is not going to be enacted from 1st January next year.

Deputy A. Curtis:

Okay. You have answered a lot of our questions on the First Step in our back and forth. So what I would ask about the First Step before we then round out on some wider questions about first-time buyer market is the public awareness of the First Step scheme. Of course, there are press releases

as new tranches go out, but are there any new marketing or outreach initiatives planned for First Step?

The Minister for Housing:

Not at this point, but we may want to think about doing that for next year, particularly if we make any tweaks. The thing to be careful with, though, is we have had more applications coming through than we are able to satisfy with the funding we have. That shows that there is enough of an awareness that people are putting the effort in. They are getting their financial statements and their paperwork. So a large number of people are aware enough of it to do that. I do not want to be in a position of looking like we are over-promising and ending up disappointing loads of people who apply and are just unlucky because of the volume of applications. So I do not think there is a particular issue at the moment. I think the purpose of the scheme has permeated into our society and I hear lots of people who are not going to apply for it but who sound pleased that Government is doing something. Parents of young people, for example, are pleased that Government is looking at something, that that is the kind of thing they would help. So I think it has good publicity so far but we will have a think for next year anyway.

Deputy A. Curtis:

That should be most of us on First Step. Lastly for me, on the wider market, of course, as Minister for Housing you are the political lead from thought and policy in this area. So how are you seeing and can you explain how you balance and manage the interest of homeowners who in their mind at least perhaps do not want to see a decrease in house prices against those searching to buy who hope that house prices do decrease? Where do you see your position in this?

The Minister for Housing:

That is always going to be a tension and there is no solution to that that pleases everyone. I have often talked about the cost of acquiring a home rather than the value of a home, because if you are providing systems that essentially give discounts to people when they are buying the home, the actual value of the home is still the same. It is just what the buyer is having to pay to access ownership of it is less than it would be without that scheme. So that does not specifically bring down the value of that home. It is still worth the same amount. So those kind of schemes are a good way around that that are not risking putting people into negative equity or what have you. But it is a tension. If you are somebody who has recently bought your home and you are intending to be there for a very long time, a short period of time where house prices are coming down is not going to be that harmful for you unless it were a massively sustained thing over 20 years or whatever where you could end up in big trouble with that.

Deputy A. Curtis:

Okay. Have you got work ongoing with the Economics Unit perhaps on that perceived versus actual impact of what a house price is for affordability and the impact on individuals and families purchasing and ultimately living in it, as you say, for a long, sustained time? If not, is there work you would like to see go on there to either educate or to understand the impact of true house price on the housing need of the Island?

The Minister for Housing:

I am not 100 per cent sure if this is specifically what you are asking for, but we do obviously have to keep an eye on the income limits that we have for first time buyer schemes and the value of homes. There are some cut-off points. First Step has its cut-off points, for example. So we have to keep an eye on those to make sure that they are realistic and that they do reflect the affordability pinch points that exist for different household makeups, different incomes, different house types that they are after. We do occasionally tweak those based on that and that is done certainly in consultation with Statistics Jersey. I do not know if that includes the Economics Unit as well, but that basic exercise of testing our affordability is an ongoing thing.

Deputy A. Curtis:

Lastly, of course, First Step is a Government-provided scheme, but what work are you undertaking that will go beyond this scheme to make it easier for Islanders to get mortgages to purchase their first home? The panel does note that in the U.K. (United Kingdom), for example, Nationwide Building Society has introduced measures to assist buyers into the market and that, of course, is a building society but ultimately the private sector. So what work with the private sector are you doing?

The Minister for Housing:

Well, this is a slightly awkward one to answer, but one thing that we are not doing is caving in to soft requests that might have been hinted at to enable First Step to be accessed by people looking to buy a new build home. I think we worried that if you did that, then you could easily end up with £10 million of public funding going into backing a newly built private sector development, whereas we felt by not including those and making it only for homes that have already been lived in, it forces private developers to innovate themselves and think if they are struggling to offload homes that they are building what can they do to better market them, to better come up with schemes that would attract people or make it possible when it otherwise would not have been. We are seeing a bit of that. Dandara have come up with some schemes that they are advertising quite frequently about support on buying furniture, support on mortgage payments for the first 12 months, et cetera. I am happy to say to them: "Great work, keep doing that kind of thing" and we will be very positive about that, but by not allowing First Step to be used for that, it has forced their hand to do that and innovate and that is a good thing.

Deputy A. Curtis:

You say Government can have an impact outside of its remit by the use of its own policies and own cash, basically?

The Minister for Housing:

Yes.

Deputy A. Curtis:

Okay.

The Connétable of St. Mary:

Moving on, Minister, to a different subject, you mentioned in a speech recently at a Chamber of Commerce event that you have a desire to move towards abolishing the current housing qualifications as soon as possible. That is noted. What level of support do you have among your fellow Council of Ministers to progress that?

The Minister for Housing:

I think that there is widespread understanding among Government Members that there is an issue underpinning my opinion on this subject, which is the issue of fairness and equity that as an Island society we invite people to come here and work and we exclude them from the housing opportunities that people who have been here a bit longer than them have. That does not sit well. I have friends who have not lived in Jersey for 10 years who I have to look in the eye and know that the rules make them subordinate to me in the housing market, and I do not like that. It is not nice and lots of people recognise that. It also has the economic impact that is recognised by all of my Government colleagues that if we want to recruit people and keep them here working in those industries that we desperately want them in, we need to be able to offer them decent lives and prospects that they can be satisfied with. So there is widespread understanding and support for those issues that prompted me to make that comment at the Chamber of Commerce lunch. The question then of how do you create a system which is more equitable, which sits easier on our consciences and is also good for the economy, there are discussions that are taking place in the Housing and Work Advisory Group, Housing and Work Advisory Group Plus, which has other Ministers with an interest in this beyond just the core members of the smaller group, that are talking about what could we do to maybe tweak the qualification periods, what could we do with the current licensing system to allow more people to access the wider rental market. But that is not something that we have instantly and quickly landed on a solution that we all unanimously agree on. It is something that more work is being done to model what the potential impact of that would be. Because at the same time we do not want to flood the qualified housing market with loads of new people if we do not know what impact that is going to have and what that might have on the wider market.

[11:45]

So it is being thought about. We have had several meetings and briefings on this as a group and we will see where we get to, but there is some modelling to be done on it to make sure whatever we decide on that is being done on a sound basis.

The Connétable of St. Mary:

Thank you for that. From what you say, therefore, there has been no specific timeline, it is work in progress. In your own mind, have you or your colleagues set a time by which you would hope to come up with some form of options maybe?

The Minister for Housing:

Yes. I think the Chief Minister, if we agree on changes that we think are sensible and safe to make, then he would be looking to do that next year.

The Connétable of St. Mary:

Okay. Thank you for that. You have referred to it already. How do you see this working from a population control perspective? That presumably will come into your deliberations, which is obviously a major factor.

The Minister for Housing:

Yes, indeed. There is a science behind this in working out ... if we are only tweaking rather than doing a massive radical change but we are still using the basis of the system now where we have registered housing and qualified housing, we would need to make sure that if we let people move beyond their registered status would we have enough registered housing for people? What population scenarios? If we are getting plus 500 a year, what does that look like? If we are getting minus a few hundred a year, what does that look like? Have we still got the right amount of registered housing for those people who would still have that status? So they are looking at modelling what that would look like.

The Connétable of St. Mary:

So that will be a major part of the equation in any statement?

The Minister for Housing:

Yes, absolutely. If we thought that we found scenarios that looked okay, then that might determine if we were to go to a new system immediately or whether we phased it in over 5 years or that kind of thing. That would inform that and those options are still firmly on the table.

The Connétable of St. Mary:

You mentioned that this is being currently worked on, but the question I really have is: what are your views on the Control of Housing and Work Law sitting within the Chief Minister's ministerial portfolio? Would it be better placed under your own remit? But maybe you will say that you are working collaboratively and it does not matter or ...?

The Minister for Housing:

Yes. **[Laughter]** Please, please, please do not give me responsibility for this law. I already get lots of emails, because it has the word "housing" in it, that people think that I am the one who decides who gets housing qualifications and who does not, and that is not the legal power that I have. It is not a legal power that I would want to have because it has an impact on so much more. It has an impact on the economy, it has an impact on what we have to provide for our public services across the board, that it does have to be more cross-government. That is why those powers ultimately fall to the Chief Minister under the current law, and I would not be desperate to take that power from him, unless I were to become Chief Minister, in which case I would be happy to keep it. **[Laughter]**

The Connétable of St. Mary:

We will bear that in mind, Minister. So basically you are content with the status quo on the basis that there are cross-talks, which is an increasing phenomenon, I think?

The Minister for Housing:

Yes, I am content with the framework that the policy is decided and managed. It is just the content of the policy that I would like to see tweaks on, but we are looking at some of those anyway that I am optimistic about.

Deputy T.A. Coles:

You said there was a group that is part of reviewing those applications. Do you think that the Minister for Housing should sit on that group as a default?

The Minister for Housing:

He already does. It is in law and I know that because there is elements of the role that I do not like doing, that I do not think I should be involved in, and I have looked at whether that could be tweaked and told no because it is in law.

The Connétable of St. Mary:

Moving on to the Residential Tenancy Law, which will become a subject in its own right in the next few months, but for the moment could you provide the panel, please, with an update on the law, where we stand, when it will be brought to the States Assembly?

The Minister for Housing:

So, hoping to have it brought to the States Assembly before the end of the year, but hoping that we will have some kind of draft by the end of October. I am very keen to work closely with you to enable you to get all of the documentation that you need to conduct whatever review that you think is necessary to do on that. It has been a journey to get to this part but I feel like we are genuinely on the brink of actually having a law on paper that I can show the public, I can show the Assembly and say: "This is what it looks like. Let us debate it and hopefully pass it and enact it", which means we are now closer to that point than we have been in the last 5 years.

The Connétable of St. Mary:

You may well say: "Wait a minute" but can you elaborate on what will be included or the main provisions in the law?

The Minister for Housing:

Absolutely. I issued a statement earlier this year where I was clear about what I thought tenancy models should look like and specifically the inclusion of things like rent stabilisation. I have given an absolute firm commitment that those will be in the law. There is a political decision that I have taken and I am not equivocating about that and I will not be talked out of that because I think it is the right thing to do. The new law will have a new tenancy type which delivers greater security of tenure to tenants and ends the carte blanche that there currently is under the Residential Tenancy Law to remove renters from their homes with no justifiable reason and ends the prospect of revenge evictions, too. It will include provisions that will stabilise rents and put limits on what can be done to increase rents on tenants and provide a framework for that. In my view, a law that does not do those 2 things would not be worth the paper that it is written on.

The Connétable of St. Mary:

Going back to your reference to the Residential Tenancy Law and the way forward which you referred to, the panel notes that you state that your proposition will include: "A comprehensive set of reasons in law to allow landlords to issue notice and reclaim their properties when appropriate." That, I suspect, might be one of the major talking points. Are you able, please, to now indicate the set of reasons that will be included there?

The Minister for Housing:

Sure. So that will include the obvious things like if the landlord is selling a property and they need possession of it in order to do that. It will be things like if a landlord or a family member of theirs needs to move into that property themselves. It is if they are undertaking refurbishment of that property and it is not possible to do that with a tenant living inside of it at that point. I believe we have privately provided you with the actual document that we are working from ...

The Connétable of St. Mary:

I am at pains not to ask anything which might jeopardise that, yes.

The Minister for Housing:

Yes, of course. Yes, indeed. But I want to say that I am open for contribution on that list if there are situations where it is fair and legitimate that a tenancy can be ended by a reasonable landlord trying to do the right thing that we happen to have overlooked. I want to know about it because I want that to be a really good list that landlords can have confidence in, includes all of the prospective scenarios that they might otherwise be concerned about, because the law is not about stopping good landlords from trying to do the right thing. It is only about trying to stop bad landlords from doing the wrong thing. I know I have a job of communication to convince landlords that that is what the law will do.

Deputy T.A. Coles:

What kind of discussions have you had with the social housing providers in regards to this? Because you are taking definitions of social housing providers out of your scheme for the Residential Tenancy Law, you have told us that previously, but what discussions ... because all their tenants are still tenants.

The Minister for Housing:

Yes. There is aspects of the Residential Tenancy Law that social housing providers will not have to worry about, like rent stabilisation, for example, because there is a specific carve-out for them because there is already a system of rent control that exists for them maintained separately to what will be in the law. So we have given that assurance. In terms of tenancy types, I am not sure exactly ...

Head of Strategic Housing and Regeneration:

I think over the course of time since we started having conversations and more meaningful conversations about a new Residential Tenancy Law, it became quite clear that the tenancy model that the Minister and the previous Minister was exploring is very much aligned to existing social housing provider practice. So as we are now building up to the presentation of the law, we really need to refresh those conversations to make sure that they are fully aware of where things are going, but I myself do not have any concerns that what is being proposed in the law is going to jar against

the practice of a social housing provider. Hopefully they will agree once that detail is shared more widely with them.

The Connétable of St. Mary:

Going back to your kind offer to work with us, which we obviously accept, I think it would be helpful if sooner rather than later we had a list of those circumstances where the landlord could seek possession and we can then work on them and give you our own input.

The Minister for Housing:

Definitely. Thank you.

The Connétable of St. Mary:

In general terms, will there be any form of guidance going out at the time? There have been cases where guidance has been promised which has not been particularly helpful, and the more guidance we have in advance will be appropriate, I think.

The Minister for Housing:

So one of the nice things about getting to this point where we are in delivering the law is that we are now starting to talk about what the communications package will be for when it comes into force and what landlords will have to know about particular changes. I will say that from exploring what this might look like on paper actually in the law itself, I do not think it is going to look that complicated. I hope for most landlords reading the law will be good enough because it will be clear enough what the process is. It will be defined enough and that list of reasons will be clear enough. But on top of that we will have communications as well that put that in English-English instead of legal English to explain that properly. But I think that the law will be good enough but we will do communications as well as that.

The Connétable of St. Mary:

Regarding enforcement, the sort of things there which landlords should not be doing, how do you propose to enforce any provisions, particularly with regards to civil or criminal directions?

The Minister for Housing:

Yes. So a large amount of this will be self-enforcing in that good people who do not want to break the laws will make the effort. That is what 99 per cent of the situation is now. People find out what the law is and they make sure to be on the right side of it. If there are instances where, for example, notice is issued incorrectly because it has not abided by a particular grounds that is put in the law or what have you, the tenant would have the same freedom that they technically currently have to tell the landlord that they disregard the notice being issued for the reason that it was incorrectly dealt

with and say that they will challenge it in the Petty Debts Court if they have to. If they are right and the landlord cannot substantiate that they have issued that notice legally, then they will not have a leg to stand on. That will, though, be better than what we currently have because at the moment, for a periodic tenancy, if you are issuing notice there are no grounds that you have to abide by. The only thing you have to do is put it in writing and make sure you give 3 months' notice to them. The Petty Debts Court would have no power to overturn that notice as long as it complied with those 2 things. The Petty Debts Court will have more grounds to be able to explore and, if they needed to, judge that it had been issued incorrectly.

The Connétable of St. Mary:

Yes, you mentioned Petty Debts Court. In fact, the Petty Debts Court do have the right to defer a notice in certain circumstances at the moment.

The Minister for Housing:

Stay of eviction, yes.

The Connétable of St. Mary:

But do you envisage that ... or have you done any research as to the likely, if any, increase in volume of cases going to the courts, whether they can cope?

The Minister for Housing:

I do not think that it will lead to a particularly large volume, and I think that tenants being clearer on what the rules are will mean that they will know what legs they have to stand on as well and know that if they are trying to challenge a notice that has actually been correctly issued to them, the law will be pretty clear that they are not going to stand a chance in court if they do challenge it. But no, I am pretty sure we are in conversations about what guidance will inevitably have to be issued as part of this that courts will have to be aware of.

The Connétable of St. Mary:

Okay. I think again it is something which the panel might look into further when it comes to scrutiny. My final question is: have you conducted any risk assessment that has been carried out to understand the implication of this legislation? Because we are told that it might encourage landlords to leave the market. How do you take that advice?

The Minister for Housing:

I would love to know what risk assessment those who say that have done because I do not think it is a credible position. If you are a good landlord doing a decent job, these rules are going to pretty much pass you by because they will reflect what you are already doing anyway. The only 2 types

of landlords that I think would be nervous about this would be either those who do not understand it yet, in which case there is a fix for that and that is to help them understand it, or it is the bad landlords who do not want to do any of this because they like that they have complete freedom to push their tenants out for no reason or to impose excessive rent increases on them. I would say the biggest risk assessment that I have done in my own head is what happens if we do nothing. If we send a message out to tenants: "Sorry, but the free for all carries on, irrespective of the difficulties you face" what is that going to do for working people in the Island who have to rent privately their homes and whether they will think that they have a decent future here or are ever going to be able to own their own home or move somewhere nicer?

[12:00]

Will they end up feeling that other jurisdictions that are making progress on this issue, like England, which is about to move to a different tenancy system, might start thinking their chances are better off elsewhere, and I think that is the biggest risk that we face.

The Connétable of St. Mary:

Yes, this is not the forum to have a debate on that, but I have here a guide to the Renter's Rights Law of the U.K. It is fair to say that a lot of the concerns in England are due to lack of standards being implemented by landlords, which we have addressed in another way, so what I am really getting at is there is certainly ... I have read also an article in the *Solicitors Journal* saying that they believe that, rightly or wrongly, they do envisage that there will be a reduction in the amount of property available through landlords for this very reason. That is what I am getting at. How serious do you take that?

The Minister for Housing:

Honestly, I do not take it that seriously because if a good landlord looked at what I am proposing and their response was: "I am thinking of selling my homes now" my question to them is why? Under this framework you can still have a really good relationship with your tenant, you can still make money by being a landlord, you can still reclaim your property if there is a risk to it or if you are worried about protecting your asset. All of those procedures are still in place. The only 2 things you will not be able to do are kick out your tenant unfairly or impose a completely unjustifiable rent increase on them, and why would you want to do either of those things anyway if you are serious about being a decent landlord with a good long-term relationship with someone who pays you money to live in the property that you own? I understand that with change there is trepidation and that is why I have a job to make sure all of this is communicated effectively, but the actual content of the proposed changes I do not think poses as great a risk to the rental market as the risks of doing nothing.

The Connétable of St. Mary:

I think we should leave it at that and we will, I am sure, go into this in more detail when we come to scrutinise the legislation.

Deputy T.A. Coles:

We will move on, as you have mentioned about receiving rent, to rent stabilisation measures, which nicely ties in. Can you elaborate on any specific rent stabilisation measures that you have been considering? Which measures were deemed to be the most effective?

The Minister for Housing:

The 2 that we have been very clear about from the start and which appear to not be particularly contentious are making it clear in law that rents in a tenancy can only be increased once a year. That is not contentious; pretty much everybody agrees with that. To require a minimum notice period of 2 months when a rent increase is being applied. Again that is not particularly contentious but it will be of great relief to tenants to make sure that they have got at least a bit of breathing space to plan around their personal finances and their pay checks, the cycle that they get, in receiving that. But we have also been clear that we want to propose a metric of some sort that limits how much rents can go up in one particular go. There are various options that we have looked at; some based on capping at R.P.I. (retail price index), some based at capping an average earnings index, an average of R.P.I. over a particular period, putting 2 metrics in and saying you go for the lower of the 2. We have looked at a wide variety of those different options and have asked for some input from the economics unit as to which of those measures they think might be most suitable in Jersey's rental market as it currently is.

Deputy T.A. Coles:

Have you determined and come to a conclusion of which method you are going to use?

The Minister for Housing:

I am thinking that the sensible one to use is to cap rent increases at either R.P.I. or 5 per cent, whichever is lower. The reason for that would be that it would shelter tenants from big increases during high times of R.P.I. We have seen in recent years R.P.I. being uncharacteristically high from what we are used to. Rent increases being imposed at those kind of levels would be absolutely devastating for tenants and a cap of R.P.I. would have been no good for them because R.P.I. was high. So even in a time of high R.P.I. the maximum it could go up would be 5 per cent. The reason for that is it is a relatively easy thing to impose because it is clear. R.P.I. figures are produced every quarter by Statistics Jersey and they are well publicised, they are easy to access, and 5 per cent is 5 per cent, that is clear; you can work that out with a calculator no problem. We have also had a bit

of feedback that it is a practice that exists to some degree already by some managing agents and some landlords that already kind of have this system in their contracts because for them it seems fair and not too harsh on tenants. So for those already adopting that practice this would mean no change to them, but would shelter tenants. That is where we have settled as the one to move forward on.

Deputy T.A. Coles:

When you talk about rent stabilisation there seems to be a consideration of the number of unfair cases of rent increases. Do you know or can you elaborate on that scale of unfair increases?

The Minister for Housing:

The thing is, no, we cannot because we do not collect data of actual rents. That is something that did used to happen in Jersey but has not happened for some years. We have not had the structures in place requiring actual rents to be measured. I think there was something in the 1946 Rent Control Law about a register of rents so it is not an alien concept to the Island. We have best guesses and anecdote. I can tell you from my email inbox that it is a very regular occurrence and has been for some years that I get people contacting me who are faced with the choice of either lumping an extortionate rent increase or having to find a new home. That is difficult for a tenant because moving home comes with a cost, so they have to work out if the cost of moving in the long run is going to be worse than just putting up with this rent increase, bearing in mind they cannot fight it. If the landlord says: "The rent is going up by this amount", as long as it is not against what is already in the contract there is nothing they can do about it. It is feedback that I get a lot of.

Deputy T.A. Coles:

For the rent stabilisation you have talked here about them not being enforced, so we have heard previously the discussions around a rent tribunal. Are you able to update us in how any sort of rent tribunal panel will be made up and ensure that you are going to have sufficient funding for it to be functional to enforce these stabilisation methods?

The Minister for Housing:

Sure. So the intention is to establish a rent tribunal in the Residential Tenancy Law amended version that I will be proposing, so we will be proposing repealing the 1946 law which currently gives the rent tribunal its legal basis, so that will cease to be and it will be provided in a new law. Some things will be in common with what we had looked at previously. I still intend for it to be the States Assembly, for example, that appoints those and for them to be independent people, so not me or not officers on my behalf. That is in common with what the previous system was. There have been heavy discussions in recent months with the Judicial Greffe team to work out exactly where that

tribunal would sit in that system, what we have to do and how we might resource that. So the beginnings of a business case are being looked at for how that can be provided for in a future budget.

Deputy T.A. Coles:

You mentioned there about repealing the 1946 law but also mentioned that is where the ability to collect rent data will be. Are you prescribing then within the new R.T.L. (Residential Tenancy Law) that ability to collect that data will still be there to inform the tribunal?

The Minister for Housing:

That is a very good question. Well spotted. There are 2 options of how we can collect rent data. We can either commission Statistics Jersey to do some kind of representative survey to get a picture of what it is, and there is a science behind that to make sure they get it as accurate as possible. That will cost money to them to dedicate the time and resource to be able to conduct that survey. Or we could amend the rented dwellings licensing system, which is new to Jersey now but in force, to require that when landlords are applying for their licences, as they are required to do every 2 years, that will have another box on the form that says: "What is the rent that you are charging?" That would be pretty easy to do. The law change to enable that would be in the package of amendments that I would be proposing, but I think it would amend the rented dwellings licensing; is that right?

Head of Strategic Housing and Regeneration:

Not quite. So the 2 laws do 2 different things. So you cannot embed a rent data requirement in the licensing law because that is dealing with health and safety matters and it is not really relevant to that law, it is collecting information. What we would be looking to do and what we have discussed with our colleagues in regulation as a matter of principle to make it easier for landlords and that they are not having to fill out multiple forms for different Government gateways, that we would create the provisions under the Residential Tenancy Law to require the providing of rent information. But we would look to do that and streamline it with the licensing process so that we are making it easier for the customer. Ultimately, the datasets have to stay separate and these are some of the finer details that we would work through with regulation to make sure that even things like data sharing agreements, making sure that data is held securely, they are all very important considerations but there is some wizardry you can do with the online forms that spits that out to the customer. They get a simple experience and on the back end it is just a little bit more complicated.

Deputy T.A. Coles:

Just a quick one on that. The 1946 law captures the data or requests that the Minister shall prepare and keep up to date a register for the purposes and make that register available for inspection in such place and manner as the Minister may determine. With regards to your collection ability, you

would have the ability I presume, Minister, now to place wherever you like a collection of that data and inspection, but moving forward, to what extent should rental data - anonymised or otherwise - be available for the benefit of the Island for making decisions and so forth?

The Minister for Housing:

Yes, I am breaking the law by not doing it already when the law says that we ought to be doing it. The idea is that the data that would be collected from it would inform the rent tribunal to give them an accurate picture on what market conditions are like at a particular point, because if cases are coming to the rent tribunal where the dispute is over whether a rent increase is reasonable based on market conditions or whatever, you would want the rent tribunal to have an actual picture of what the market picture is. That data would obviously feed into that. I probably would not go as far as determining that it would be appropriate to put very fine detail of what rents are being charged in what properties, it is a much greater use than that, but certainly informing the rent tribunal.

Head of Strategic Housing and Regeneration:

It might be worth adding we have had some very positive conversations with Statistics Jersey, who are very interested in this progress in the Minister's policy. It is something that they have been advocating for in terms of a higher standard of rental data being available to them so that they can report on the market, and they do that to an excellent standard and they would be able to manage some of the distorting statistics that might come through where, let us say, a landlord has an exceptionally low rent and that is how they want to manage their property. You do not want those exceptions distorting so they will be able to apply statistical best practice to make sure that information does come into the public domain, and that it is helpful for the Island to understand what is happening in Jersey's housing market, but it is done so in the right way.

Deputy T.A. Coles:

Just to sort of round this off, we have had an approximate date for the Residential Tenancy Law coming forward. What do you envision the timescale for the rent tribunal to be coming back as well?

The Minister for Housing:

It would not need to be immediate because if you are introducing rent stabilisation measures that are based on how often rents can be increased, you are not going to get a dispute in the short term because the limits you are setting from the outset, so we have got a bit of wiggle room there. I do not have a date in mind exactly for when the rent tribunal would come into force but it does not need to be immediately, so we have still got time to get the business case sorted and get the body ready to be up and running.

The Connétable of St. Mary:

Can I disagree with that? I hear what you say about the provisions need time to build up before anyone takes their case there, but would it not be logical for the rent tribunal to come into force or to be there at the time the new law comes in so that everyone knows that it is there ready to go for whatever purpose and actions taken?

The Minister for Housing:

It would be logical but it is not illogical to do it the other way as well, because there is no rent tribunal in force right now so that is no change in that transitional period before it is eventually set up, so nobody is worse off because of that.

[12:15]

I do not anticipate that you would get a massive round of disputes arising on day one because of the nature of the way that we are proposing that rent stabilisation would apply. So, yes, ideally you would have it all on day one, but it is not absolutely necessary and it does not undermine going ahead with implementing the rules earlier.

The Connétable of St. Mary:

But knowing that Government sometimes is not too keen on approaching things once the law is through, are you able to give us some indication or would you have some ambition to have the rent tribunal in place by a certain date after the law comes into play?

The Minister for Housing:

As soon as possible after but I do not know what we are looking at.

Head of Strategic Housing and Regeneration:

There is a slight chicken and egg situation whereby the provisions that legitimise the creation of a tribunal are in the law, so that law needs to be active to commence that process. So there will be a requirement and appointment process that would need to be undertaken. We would absolutely be looking to commence that as soon as we possibly can but that process would have to still run its course. So it would be on a sort of as soon as possible basis once we have got the provisions in place to run the process of appointment.

The Connétable of St. Mary:

My final question on this is that I understand the purpose of the rent tribunal will be to just look at the increase in rental situation. Is there any ambition at some stage to extend their powers? You said you spoke to the Judicial Greffe regarding the consequences of this law coming in as far as

court cases are concerned. Would it not be logical at least to consider transferring those eviction cases to their own tribunal?

The Minister for Housing:

Again, yes, that would be a logical thing to do but there is no harm in not doing that from the outset because the Petty Debts Court is still capable and able to do that, so that would not be a change. But perhaps at some point in the future that could be something to visit, but for the commencement of this law it is not harmful to not do it that way. My priority is getting the law up and running. If it were to take me another 6 months to work on the procedures for transferring that from the Petty Debts Court to the rent tribunal and delay the establishing of a rent tribunal in the first place, I would prefer for it to be more focused from the outset rather than delay it and have it all encapsulated.

The Connétable of St. Mary:

Again, maybe it is something that the panel could look into when we have the detail. Thank you.

Deputy T.A. Coles:

Thank you very much, Minister. We are now going to move over to Deputy Warr.

Deputy D.J. Warr:

You mentioned in the previous quarterly hearing the data collection on homelessness is ongoing and expects to be completed by the end of July. Can you provide an update on the current status of the data collection and any preliminary findings? First, can you explain how this data is different to the data reported in homelessness.je, which sources its data directly from the accommodation provider's data; and how often will you be publishing this data?

The Minister for Housing:

That has been a really good piece of work and there was an update at the most recent Homelessness Cluster on 6th September where we went through the initial look at that data and how we have been able to look at the different breakdowns of what that has provided for. That has been Jack that has led on that with some really good input from homelessness providers themselves. It is now up and running and so that will continue to be active and we will be able to start tracking data soon. At the moment we only have one picture from that one quarter's worth of data so we have not seen any trends yet. Jack can give a bit more detail on practically how that works and is delivered.

Policy Principal, Strategic Housing and Regeneration:

We have a workbook that was developed and the providers and the Housing Advice Service. They fill in that workbook once every quarter. So the first workbook went out in July and that was returned

at the beginning of August. We have had to have a process of cleaning that data, looking and saying what it means. We had to be very sensitive around disclosure because there is a lot of ways of getting that potentially personal information. While there is no names given, you can by the nature of the data start to look down at gender and homelessness situation to identify people so we have had to be very careful with that. We are now in a position where we have presented the first data to the Homelessness Cluster in September. We have got feedback from that and now I think we are working on a publishable form of data working with Statistics Jersey, which we will be putting to the Minister in the coming days and hopefully have something that can be released publicly in the coming weeks. It is really important data. It is good data; it is a snapshot of homelessness in Jersey. We have to be really careful that this is people's lives, it is their personal information, and making sure that data is presented correctly, using the right terminology, making sure that we do not disclose personal information, but equally that we do bring awareness of homelessness in Jersey and about the nature and the circumstances that people find themselves in. So there is the balance to be found there, but I am confident that we will have something in the coming weeks which we will put to the Minister to publish.

Deputy D.J. Warr:

Thank you. I am just having a quick read of this because you may well have just answered this question. It is about informing policy decisions really, improved services for homeless individuals. Are there specific areas of focus that have been identified based on the data collected so far?

Policy Principal, Strategic Housing and Regeneration:

In terms of, sorry?

Deputy D.J. Warr:

In terms of with the data that you have got, how is that being used to identify policy decisions and what should be done?

Policy Principal, Strategic Housing and Regeneration:

I think one of the important things you said there was about how is this different to what homelessness.je is doing. One of the things we are trying to do is track a person's journey at a very high aggregate level of how they enter service, what the living situation pre coming to the H.A.S. (Housing Advice Services) or coming to a homelessness accommodation provider, where they were living, what the nature of the reason for their homelessness was, and that can be multiple reasons. Then looking through about their referral pathway, what the situation was during that quarter and how they have then moved on and what the outcome is, or whether indeed there was an outcome, whether that is still in the accommodation, whether they have gone to live in social housing, whether they have gone to the private rental sector. Also in terms of the other agencies which are involved,

recognising that homelessness is very complex and there are multiple needs; so are adult mental health supporting, is a domestic abuse charity supporting. So I think that there is a rich source of data there, not just on the basic characteristics of homelessness - gender, residential status - but also trying to see where that person's journey is taking them so we can improve our service and policy development around that.

Deputy D.J. Warr:

Thank you. We discussed supporting the Sustainable Tenancy Scheme in our last quarterly hearing. Can you provide more details on how this scheme is being implemented and its impact so far? Are there any success stories or challenges that have been identified?

The Minister for Housing:

That is Heather's team that leads on that. Do you want to take that?

Critical Support Team Manager:

Of course. So we have had a successful rollout with really positive engagement with the private landlords association. We are working case by case when we come across complex cases where traditional sheltered social accommodation does not meet the need of that person. We are analysing carefully what good looks like for somebody and how we disrupt current behaviours and prevent and improve future outcomes. We have had one really positive case so far, which has had a huge impact socially within the family, reduced reoffending, substance misuse stabilisation, prevention of children going into care. There has been some fantastic success stories come out of particular cases we are working on. We are particularly targeting hospital discharge and prison release at the moment, so that is our area of focus. That is where we see a gap at the moment where things could be improved. That is where we are seeing the most amount of people who we are unable to access through traditional routes. It is about looking to the future, adding prevention instead of the crisis model that we have implemented previously, and looking at opportunity with new partners to understand how we can appropriately house somebody to improve their outcomes. So the answer in short is, yes, there has been success and there is more success to come. We certainly see that in the pipeline, the opportunity.

Deputy D.J. Warr:

That is good to hear. What specific preventative measures are being taken to reduce the risk of homelessness among vulnerable populations, and what new initiatives or programmes are planned to enhance these preventative efforts?

The Minister for Housing:

Widening access to social housing is part of that, that people who did not tick the relevant box beforehand to be able to access it, we are fixing that. Social housing should be available to all of those who need it, not just people who happen to tick particular boxes. That is something that we are continuing to make progress on and will help people. The Residential Tenancy Law changes are something that I hope will reduce homelessness cases because if people are not threatened with the prospect of eviction as much, then that means they are less likely to become homeless or lose their home through that way. There is obviously the violence against women and girls workstream, which is one of the Government's priorities, and we are looking at the recommendation on follow-on accommodation for victims and survivors to work out what more services can do together to provide those options to those people. Various bits and pieces like that.

Deputy D.J. Warr:

There is an increasing amount of young people at risk of homelessness. What measures are you utilising to specifically tackle this problem?

The Minister for Housing:

Absolutely. Lowering the age criteria for social housing is a key part of that. We are on track to be lowering it to 25 years-old in the next few weeks, which I am looking forward to doing. The homelessness data that Jack and his team have been putting together is going to help us track whether there are particular issues that are more prevalent among different age groups, for example, so if we identify things that are more often affecting younger people that means we can tailor whatever we are providing through Housing Advice Service or other Government agencies to try to package that together using that data.

Deputy D.J. Warr:

How is the Government working with homelessness charities and organisations to ensure that they are future proof and providing them with certainty following the closure of charities such as Jersey Recovery College?

The Minister for Housing:

Indeed, and we have longstanding relationships with some of the homelessness charities. The Shelter Trust, of course, gets Government funding. We have multiple groups which homelessness charities are frequently attending. The Homelessness Cluster is one of those; that is once a quarter, I think, that I attend. I am going to forget the name of the other one. There is another ministerial group; what is that one called?

Policy Principal, Strategic Housing and Regeneration:

There is the one next Thursday, which is the homelessness strategy meeting with the Minister for Housing.

The Minister for Housing:

There you go, indeed. So that has good attendance from other Ministers as well. So the Minister for Health is obviously fundamental in this as well, so he attends that. We are constantly getting feedback from those providers; they are also constantly in contact with members of our team as well. They are struggling, like all charities are across the board. I saw recent statistics about charitable donations going down. We have been able to help Sanctuary Trust as well. We have not particularly shouted that from the rooftop, but we have been able to give them some support to give them some comfort so that they were not looking at having to reduce service provision in the short term.

Deputy D.J. Warr:

What discussions have taken place - and I guess you alluded to this - with the Minister for Treasury and Resources to discuss the issue of arrears with Andium Homes? Has the Minister for Treasury and Resources proposed follow-up actions?

The Minister for Housing:

As in tenants' arrears?

Deputy D.J. Warr:

As in, yes, tenants' arrears with Andium.

The Minister for Housing:

For what specifically?

Deputy D.J. Warr:

I think we heard last time around this issue of Andium not being prepared to give tenancy and saying: "No, sorry, you cannot come in because you are behind on the rent."

The Minister for Housing:

I see, yes. So we would deal with those cases through Housing Advice, and when I have picked up on a couple of those I have got them in touch with Housing Advice. We will speak with Andium. We will work out if there is a particular issue that we can overcome with a prospective tenant, whether that is to help them lay out their financial situation better with Andium or, in fact, another social housing provider - because they all have a responsibility here as well - to make clear this is a safe tenant to take on and here is what we can do to support them and provide you with the comfort that

they are not going to be too difficult. You can provide that home and help plan with them to overcome arrears if that is the case. But we own Andium so if we need to be tough we can do so, but obviously we would prefer not to get to that point.

Deputy D.J. Warr:

My last question is: can you explain the process and how easy it is for the most vulnerable to appeal to yourself, as Minister for Housing, the rejection of tenancies due to unpaid historic arrears?

[12:30]

The Minister for Housing:

If people came directly to me for that, then I would be connecting with the Housing Advice Service, and people have got to me with that. I had a recent case with somebody stopping me in the street and we were able to fix that one very quickly by bringing in Housing Advice, going and speaking to Andium and saying: "Right, here is the situation. This person cannot just be left to be homeless. They need support. What is the issue? What information do we need to overcome it? What planning do we need to do on arrears?" But I can think of at least one example very recently where someone stopped me in the street and within a very short period of time we had overcome the issue and got them to be happy in a stable tenancy with Andium.

Deputy D.J. Warr:

Thank you. Okay, I will pass you over to Deputy Curtis.

Deputy A. Curtis:

Minister, you have already touched on this, which is the affordable housing gateway. If I take it you confirm that in the next few weeks the eligibility move will be down to 25 years old, and we look forward to hearing more timelines for that, but what specific measures are being taken with regards to that change to ensure that younger applicants are aware of and can access the affordable housing gateway when changes are made?

The Minister for Housing:

We are having a bit of a think now about how we package up the communications for that when it does eventually go through. There are some other things we are looking at, at the same time, to see if multiple things can be addressed when we put out communications, but that will be soon. To an extent we have to rely on publicity for that, that word of mouth gets around and people find out about it that way. But we are obviously very closely in contact with the homelessness charities who will know that there is changes being made, and if they have clients coming to them who would

benefit once that rule change is enacted they will know about that because we will have told them and they will hopefully be ready to help people there.

Deputy A. Curtis:

Great. So beyond the upcoming change are there any other criteria adjustments being considered to further widen the eligibility to the affordable housing gateway?

The Minister for Housing:

I think we are coming up to the end of the roadmap for widening eligibility for social housing. I do not have further definite changes to that that I am actively preparing to enact. But I have said from the outset that we keep a watching eye on this, we look at where demand sits, and if people come forward as a result of these changes and we are successfully able to house them - and with Andium's delivery of more homes if we find that we have capacity and supply - then I am happy to say that I am absolutely open minded about seeing what else we can do. I would love to get to a situation where we can lower the age even further beyond this, but we have to do so sensibly and manage that properly. We will keep an eye on where things are with demand and what we can do with Andium to help them market their properties more effectively as well to get people into those homes.

Deputy A. Curtis:

Looking at the process of the affordable housing gateway, how is the current application process being evaluated for its efficiency and user-friendliness, and are there any planned improvements to streamline that process that you are aware of?

The Minister for Housing:

Should I hand over to Heather for that; is that fair?

Deputy A. Curtis:

I do not mind.

Critical Support Team Manager:

Honestly, there are no measures in place to effectively manage the application process other than risk sampling, audits, making sure that our customer experience is on point and we are answering when we say we will answer. That is looked at on a daily, weekly, monthly basis, reported into our senior leadership team and publicised in terms of how long it takes us to get back to customers. So it is constantly reviewed. In terms of the application process it is easy, accessible; a few tweaks that we can make there in terms of address changes when we move and logos and such, but it is a short form, it is accessible and we support people in completing that. It is out there. It is in paper format

and online. We can do things over the phone with people, too, whichever way it suits individuals. We constantly reflect, review, change based on feedback and we will continue to do that.

Deputy A. Curtis:

Great. To your policy hat, Minister, can you provide more details on how data from the affordable housing gateway is being collected and analysed to inform housing policy and decisions, and especially any recent insights and trends that are emerging from this data?

The Minister for Housing:

Yes, so Heather and her team are constantly monitoring levels of demand and all kinds of breakdowns that there are in that in terms of bedroom need, in terms of banding and all the rest of it, and they feed that into the Housing Crisis Emergency Taskforce every week so we can see if particular demand is arising for a particular kind of property so we can keep a watching eye on that. There is things that we notice over time; demand for 2 beds has slowed down, for example. That means that we might want to think about if there is some flexibility we might want to do for that particular kind of home, if there is projects we might undertake with Andium if there is better use we might get for particular homes that they are not having people queuing for. Or is there work we can do with Andium to help market properties to increase awareness of them if we think that might be the reason that they are not getting people applying for them? So we pick up on things like that but not as of yet major policy things, it is more little things we can do.

Deputy A. Curtis:

More little things. But that example of 2-bedroom units perhaps slowing down, you mentioned one option is to talk to social housing providers about awareness, but do you undertake any other kind of analysis as to what the cause is there and, if so, can you share an example of how you have tackled a trend that you want to kind of dig deeper on?

Head of Strategic Housing and Regeneration:

Well, this is not a new feature of social housing demand, it was also with the previous Minister for Housing and that is what led to the development of the roadmap for improved access to social housing. So we were looking holistically across the board at the levels of demand coming through the gateway and what type of home that was creating a demand for. The new supply that is coming online via Andium Homes is sort of urban schemes but also the rezoned housing sites that are coming forward, and taking a stepwise approach to widening access and creating that additional flexibility where the supply is in place. So, much like the previous answers, this is a constantly iterating area that is always live. While we have now sort of reached the end of the main roadmap changes that we had proposed, there are further things that we need to do. So it is an ongoing conversation between my team and the Housing Advice Service about how we clean up that data

as much as possible on the gateway. We want to make that as representative of actual demand as possible. We have the Minister's more recent rightsizing policy that also makes us think about how we are allocating our homes and what the barriers to rightsizing in social housing are, and the Minister is looking forward to receiving the draft policies from the social housing providers to do that. So this is very much a live iterative process to make constant tweaks and changes in light of the evidence and opportunities that that presents to us.

Deputy A. Curtis:

How do you see that balance between current demand for the stock - for example, 2 bedrooms - and long-term future demand, given, in particular, Andium's stock will be around perhaps for 100, 200 years?

The Minister for Housing:

Balancing the demand on the stock is a key consideration because I want eligibility for social housing to be as wide as possible, but at the same time we cannot have a situation where people are languishing on waiting lists for horrendous amounts of time because of all of the insecurity that that provides them, and potential denial of other solutions because of that. So that does have an impact on how quickly we can go in widening criteria and managing how much demand we anticipate on that. Andium may also use that to consider if there is any tweaking we might want to do on assisted purchase products as well. As well as building new homes for social rent, Andium builds homes for selling to first time buyers. They sell some of their old stock to first time buyers as well. It is not good to be selling stock to first time buyers of the kind that there is high demand for social rent, for example. So we might slow down on that if we can see that it looks like there is going to be high demand for a particular kind of home on the rental side of things.

Deputy A. Curtis:

That is probably where I am trying to understand your direction, Minister, because right now a policy about today's demand may allow you to sell off a unit but you may have an aspiration to see, I do not know, families or young families with one child living in more social housing stock. That may be your direction but if current trends ... and there is not sufficient modelling, you will be selling off the stock you need tomorrow. So are you confident you have the correct methodologies and data to model what you want for the social housing stock in the future?

The Minister for Housing:

Yes, and also it is to be very careful and not just do something out of instinct in one moment in time because it seems like a good idea in that moment, and not to be starry-eyed when a proposal might be put forward for how some properties can be used. To say: "Okay, let us take a deep breath and think about this a bit more carefully." That is the more sensible approach there. But I recognise that

there have been examples of programmes in other jurisdictions of selling off social housing; the right to buy system in the U.K., for example, being in my view a complete disaster in the long term that we have to learn the lessons from and not allow that to happen. There are some lessons that we have learned on that, though, so even when we are selling social housing to first time buyers we are not seeing them ending up becoming investment opportunities for buy to let landlords in the future, for example, which was a big problem with the scheme in the U.K. The approach is to be careful and absolutely be cognisant of what does the future look like. I am somebody who wants us to protect as much of our countryside as possible and if we get these kind of things wrong, then in the future it ends up putting more pressure on us to concrete over our beautiful green space, which I want to avoid if possible.

Deputy A. Curtis:

Lastly from me, reflecting on the last quarterly hearing, you explained you had asked Andium Homes to look at the mix they provide of homes for purchase and rental. Can you detail if any changes have been made to the mix they offer as a result of those conversations, and do you believe that the current and new supply of homes will match? So just following up really on any actions from the last quarterly hearing and what we can learn this quarterly hearing.

The Minister for Housing:

Not yet.

Deputy T.A. Coles:

We are going to move on to a few more miscellaneous topics. This one comes from a news report back at the start of the month where a dozen former members of the armed services are now residing in temporary accommodation following damage from Storm Ciarán. These displaced individuals have been told that their rents are set to rise. Are you aware of this situation and what is causing the delay?

The Minister for Housing:

Yes, so we are very much aware of this. The news item you are particularly talking about is about Haig Homes, Princess Elizabeth Court in St. Clement, which was particularly badly affected in the storm. I think that the residents there have done an absolutely brilliant job in sticking together, advocating for themselves, and doing so in a really constructive manner, so it has been a dream to encounter people like that who I think are being really constructive and helpful. The Minister for Justice and Home Affairs and I met a very large proportion of the residents of Haig Homes a few weeks ago to hear directly from them some of their concerns. They have the difficulty in that Haig Homes is a U.K. wide charity so they are not permanently based on the Island with a large stock of homes and the flexibility that you get and economies of scale that you get with that. So parts of the

feedback that they have given us are about communication. These are people who quite understandably want to know where they are going to live and what the time prospects are for that and how they can start planning for their lives. We heard directly from them stories about those who are living with family members, that it is fine for a bit but it is not sustainable in the long run. We have good communication with the leadership of Haig Homes, and credit to them, they have been very responsive to us and they have been frequently in contact with us. They have come to the Island a few times where we have met them, and online as well communicating with us. So we are keen to transmit to them the importance of dealing with the issues that the tenants are raising with us. These are people who have served their country and deserve to be treated with respect and dignity. When it comes to a timetable for getting them back in their homes we are impressing upon Haig Homes the importance of being as realistic as possible with that and not inadvertently offering false promises about timelines. They are confident that they can get people starting back into their homes by the end of October and the tenants who we have spoken to want to believe that and want to have faith that that will happen. We are in constant communication with them, making sure that their maintenance schedule and the works going on in those all goes according to plan.

Deputy T.A. Coles:

Has the Government offered any assistance to Haig Homes in this process?

The Minister for Housing:

In those communications with them we have been getting them in communication with Andium, for example, because Andium owns a lot of the properties in that area. They have great local contacts in terms of tradespeople and that kind of thing, so we know that they have had a few conversations with them. Hopefully by them being U.K. based and not necessarily understanding that the rules in Jersey are not always the same and that there is different providers for different works down here, that by helping them get a better flavour of the local context it makes them a bit more effective in getting that work done.

[12:45]

Deputy T.A. Coles:

Are you in discussions with the social housing providers to help mitigate these kind of issues in the future?

The Minister for Housing:

Specifically?

Deputy T.A. Coles:

Smaller social housing providers that they might find themselves in, through natural disasters or situations beyond anybody else's control, that some sort of support can be forthcoming so people are not spent. We are nearly 10 months down the road and it sounds like we are going to get closer to a year before these people get back into their homes.

Head of Strategic Housing and Regeneration:

I would first of all say that the Government has responded and provided a high level of support in response to each of the major incidents that we have experienced very regrettably over the last 2 years, and that is immediate, on the ground, providing hotel accommodation, taking that burden off the landlord who needs to absolutely think about what they are going to do to sort the property out as quickly as possible, where the Government has stepped in to support the people who have been displaced. Going forward, I think it has been a reminder for all Islanders about their insurance and their resilience, planning for their own properties. This is a widespread issue still across the Island in terms of the recovery from Storm Ciarán and the capacity of the sector to get the work undertaken, so this is not simply about social housing providers and their ability to get the work done quickly. This is an Island-wide challenge where we have many Islanders who are still waiting for basic or more complex repairs to their property because the capacity in the system just has not been able to respond and clear that up in a 3-month period, but neither could we have reasonably expected it to have. It is of an unprecedented scale and it does take time to recover from that. The Government will always be on hand to lean in when there is an emergency situation and provide that immediate support, and equally if social housing providers or other homeowners or landlords feel like there has been some particular challenges around insurance products and the loss adjustment that they have experienced as a result of Storm Ciarán, then they can approach Government to share their thoughts and their experiences and we will go from there.

Deputy T.A. Coles:

Is this going to work into some sort of more formal policy strategy in 2025, or is this is just ongoing discussions?

Head of Strategic Housing and Regeneration:

I do not think Ministers have any specific plans but, as I said, if Islanders at large from whichever home ownership or social housing provider or other landlord status has been experiencing particular challenges, then we would always encourage them to get in touch and share those experiences. But at this time I do not think there is any kind of significant pattern or anything that would be regarded extraordinary under the circumstances that we have had to respond to in the long term.

Deputy T.A. Coles:

The next couple probably are going to be more around Treasury and the Minister for Financial Services, but more just interested in your views around these kind of issues that some people are facing. Have you had any discussions around banks which are unwilling to provide bank accounts for managing agents who manage blocks or are charging high bank fees?

The Minister for Housing:

No. Thank you for highlighting that with me.

Deputy T.A. Coles:

There is a lot of service providers who are finding challenges when you come into block management, especially with flying freeholds; that they are struggling to get bank accounts to manage.

The Minister for Housing:

Speaking as somebody who spent years trying to get a bank account open for a political party, I can sympathise greatly with them.

Deputy T.A. Coles:

Finally, Minister, what conversations have you had with the Minister for Treasury and Resources around stamp duty, and how do these conversations impact your priorities around housing?

The Minister for Housing:

Yes, so we had a conversation about stamp duty in the context of the rightsizing policy. That was your initiative, the proposition you brought to the Assembly. So she was involved in that discussion to explore whether there was something that could have been part of the package of things that we were proposing. We concluded in that discussion that it would not initially be part of that policy that we have brought forward, as you can see. But it was a consideration. We did talk about it and what options there may have been for pursuing that. It just happened that we concluded not to include it in that policy, but she was very much part of that conversation.

Deputy T.A. Coles:

As one former head of scrutiny once told me at the end of your hearings to ask, was there anything that you prepared for that we did not ask you that you would like to share with the panel now?

The Minister for Housing:

You get good advice, do you not? No, I do not think so, no. Not that I can think of, thank you.

Deputy T.A. Coles:

Well, thank you very much, Minister, for attending our hearing today and addressing the panel's questions. We will have a discussion afterwards and if there is anything else we would like more information on we will follow up in writing. Thank you again to all the officers who have also attended and also members of the Greffe staff who have assisted.

[12:51]