



Environment, Housing and Infrastructure

Quarterly Hearing

Witness: The Minister for Housing

Wednesday, 11th February 2026

Panel:

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

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

Deputy A.F. Curtis of St. Clement

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

[14:00]

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

So, welcome to this quarterly hearing of the Environment, Housing and Infrastructure Scrutiny Panel. Today is 11th February 2026 and this is our final hearing with the Minister for Housing for this term and I would like to draw everyone's attention to the following. This hearing will be filmed and streamed live and the recording and transcript will be published afterwards on the States Assembly website and please make sure all electronic devices are switched to silent. I will start with introductions. My name is Deputy Hilary Jeune and I am the chair of the panel of the Environment, Housing and Infrastructure Panel.

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

Deputy Tom Coles, Vice-Chair.

Deputy A.F. Curtis of St. Clement:

Deputy Alex Curtis, Panel Member.

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

Deputy David Warr, Panel Member.

Connétable D. Johnson of St. Mary:

Constable David Johnson, Panel Member.

The Minister for Housing:

Deputy Sam Mézec, Minister for Housing.

Head of Strategic Housing and Regeneration:

Natasha Day, Head of Strategic Housing and Regeneration.

Policy Principal, Strategic Housing and Regeneration:

Jack Norris, Policy Principal, Strategic Housing and Regeneration.

Deputy H.L. Jeune:

Thank you, and thank you, Minister, for coming today and, as I said, it is our last hearing that we have this political term, so we have obviously got a range of questions for you to cover off. First, I am going to ask you about improving access to social housing in Jersey. So the priority to manage access to social housing within the road map includes action to undertake quarterly reviews of long-term applications with social housing providers to assess Gateway applications that have been active for 12 months or longer. Could you give an update on whether this process commenced in January 2026?

The Minister for Housing:

I believe so. That is right, they are doing ...

Policy Principal, Strategic Housing and Regeneration:

We are arranging to go through this with the Gateway and Andium, yes.

Deputy H.L. Jeune:

So it is arranged but not ...

The Minister for Housing:

It is arranged.

Policy Principal, Strategic Housing and Regeneration:

It has not commenced yet, but it will be commenced following the recent policy changes, so that is the next step.

Deputy H.L. Jeune:

Okay, and then once it is active, that will be something that you will feedback to the Minister on in the future.

The Minister for Housing:

Yes.

Policy Principal, Strategic Housing and Regeneration:

Absolutely, yes.

Deputy H.L. Jeune:

Fantastic. In relation to the proposals to undertake a targeted review of band 1, prioritisation criteria and allocations, has this commenced and when do you anticipate that this will be on track for completion?

The Minister for Housing:

I believe it is due to be commencing. Is that right?

Policy Principal, Strategic Housing and Regeneration:

Yes. Again, that has commenced, yes.

Deputy H.L. Jeune:

It will be commencing.

Policy Principal, Strategic Housing and Regeneration:

Yes, in the same vein as the previous ... that a work piece of Andium and the Gateway, but given the recent changes to 20 ... at 18, the creation of band 4, the next step will be for them to commence that process of reviewing the existing applications within those bands.

Deputy H.L. Jeune:

All those can be done during the time where there is the elections and things. Those things will be underway without a need for ...

Policy Principal, Strategic Housing and Regeneration:

Yes, absolutely, and then they can come ... so, obviously, that will be business as usual for us and then we can come to the Minister and we will submit our findings of that and then take action where there needs to be on those applications.

Deputy H.L. Jeune:

Okay, thank you. Minister, in relation to the proposals to lower the eligibility criteria for social housing from 25 to 18, are there any early indications about possible increases in demand on social housing?

The Minister for Housing:

So we have already had 19 people apply for that. It has only been open for a very short period of time and that strikes me as a notably higher number than when we first reduced it ... when we incrementally reduced it beforehand and that did not spike huge demand. But there was the occasional application that would come through then, so I wonder if this is just a burst right at the start because there has been a reasonable amount of promotion on it, but those applications are currently being looked at. They are being invited in to Union Street for a face-to-face meeting to talk about what it might mean and work out their aspirations and how the system might work for them. So it is not going to be clear for a little while if that is going to be a sustained level of applications we frequently see through or if it is just an initial burst at the start. But Andium's building programme for social housing has gone well enough that I am confident that the waiting list will be managed appropriately even with a few more people coming through from that.

Deputy H.L. Jeune:

Of course, when you have invited them in for that, then they can see which band they are in because of course they could go into bands depending on the other criteria that is needed.

The Minister for Housing:

The data, yes.

Deputy H.L. Jeune:

I suppose the question is because you also changed other areas in their eligibility criteria about, for example, the residency requirements moving from 6 months to 3 months, have you observed any changes in that particular change?

The Minister for Housing:

I have not noticed any unless any have come through since then, but none of that has made its way to me. In fairness, that is probably one bit that is one of the easiest bits to miss because if you are interested in that, it might be because you are already off Island. In which case, you might not be plugged into news items and stuff happening in Jersey, so that is one that is a relatively easy one to miss so that could be part of that.

Deputy H.L. Jeune:

Coming back a bit to the lowering to 18 and it is something that ... I think there has been some articles in the *J.E.P. (Jersey Evening Post)* about looking at different types of housing for young people and whether there is any reviewing to look at access to social housing as in other forms of, for example, shared housing to be able to ... and I know I have noted before that we have discussed that 2-bedroom flats seem to be difficult to shift for Andium and whether there is something there for shared housing in that space there for young people when they want to do that sharing housing. Have you talked about this or assessed this?

The Minister for Housing:

I think it is too early for that at this point. We are only just starting to get applications through that and, therefore, only just starting to have those face-to-face conversations and that is the kind of thing ... we would look a bit silly if we made an offer for a kind of living and then young people fed back to us: "Well, we are not interested in that." So I think this kind of needs a little bit of time to settle before we might start thinking of those different kind of arrangements and hear from young people themselves about what kind of things they are interested in.

Deputy H.L. Jeune:

But would you suggest that that is something to look into and see the different kind of mixes of houses - so there is that obvious pool of young people who are applying - to see if there is any different kind of housing mixes that could be utilised for them?

The Minister for Housing:

I am definitely always openminded.

Policy Principal, Strategic Housing and Regeneration:

Our Gateway colleagues were in contact with the Guernsey equivalent and they went to visit them a couple of weeks ago and they saw the provision that Guernsey has in terms of their shared sort of starter homes for young people to then move into and longer-term accommodation. So I think that that idea of having an alternative provision is there for consideration. I think it is in terms of seeing what the numbers are coming forward on the Gateway and understanding if there are any

additional needs which the Gateway are seeing which they can then consider whether there is a specific gap in that provision that might be necessary for young people.

Head of Strategic Housing and Regeneration:

It might be worth adding As well, there is complexity around the functioning of the Residential Tenancy Law and who is principal tenancy holder. That is a broader area of consideration around things like houses in multiple occupation, which we do not have a legal framework for in Jersey. Definitely something from my perspective, given some things that have been going on with lodging houses and needing to modernise that, is that shared tenancies and arrangements for shared tenancies to be managed appropriately is something that needs development and would need to be considered in that context.

Deputy H.L. Jeune:

Thank you, and in the press releases on the changes to social housing criteria, it mentions that 18 to 24 year-olds would receive tailored advice from the Housing Advice Service and those requiring extra support will be referred to organisations for expertise in working with young people to build their confidence and develop skills. Are you able to provide more information about advice would be given to young people and what this will look like?

The Minister for Housing:

Yes, so one of the things that we suspect might happen as a result of this is that young people identify themselves to us having seen the headlines thinking: "Great, I am now potentially eligible for social housing." When we meet them and find out about them, we might realise that they have other things going on in their lives that mean they might be better placed on the Partnership Pathway instead where they get more rounded support and other agencies can be brought into that as well. So we might identify people for whom that route might be more appropriate, and that is a good thing because we otherwise would not have known about these people, so we can help them go through that pathway if that is more appropriate for them. But also in the E.S.S.H. (Employment, Social Security and Housing) Department, there are people with expertise in all sorts of things, employment and that kind of thing, so if we encounter people and find out there is a part of their life story that means they might need some assistance or advice on something else, that team can help point them in that direction.

Deputy H.L. Jeune:

So it is more of a signposting support rather than anything that the Government will be developing specifically?

The Minister for Housing:

Well, not necessarily because it might be stuff that Government already does and helps young people with that they might not have been aware of and the person who is helping them with their housing can be with them as that happens. They might even be on the same floor in Union Street and can help with appointments and explain it in the context of their housing stuff as well.

Policy Principal, Strategic Housing and Regeneration:

There is a specialist officer within E.S.S.H. which will be involved in all applications so that includes things like employment and access to income support, so we have sat down with the Gateway and gone through the process of who should be involved across various different parts of E.S.S.H. to ensure that the individual is getting the right support and advice including things like safeguarding concerns and so on.

Deputy H.L. Jeune:

So it is kind of all the different areas of Government can come to them rather they have to go to all the different areas.

Policy Principal, Strategic Housing and Regeneration:

Exactly, yes.

Deputy H.L. Jeune:

We have talked a bit that you have introduced this general needs band 4 to access social housing and it will not be subject to income limits. How do you reconcile this with the general approach of the income support system which provides a means tested framework for the housing component of essential living costs? So does that marry up, I guess?

The Minister for Housing:

So it has already been the case with Andium that if they go through all of the bands and they are trying to offer homes to people and they happen to find that there is a particular home that is not suitable for anybody else who is on the list and they just cannot shift, they have the right to go to the private market. My view was that you would kind of want to avoid that, if it all possible, but if there were homes that really nobody in band 1, 2 and 3 it was suitable for or wanted, that a band 4 can be an offer for people so they can avoid going to the private market. That is for people who have simply identified that they just might like the offer of social housing. They might like the security that comes with it. They might like the communities that they would end up being a part of. So it helps avoid going to the private market because you would establish a list of people who are on there just because they are interested. I think that is better than going to the private market, but it is not something that people are going to be leapfrogging anybody on the other bands, and it is not going to be a mass provision. It will be only here and there really.

Deputy H.L. Jeune:

Knowing that there is quite a long list already and of course you are reviewing that as well in part of this change to the roadmap, do you think anybody from band 4 would ever be able to access housing if there is such a ...

The Minister for Housing:

Yes, from time to time, I think so, but the other thing that we get from it is data of just the kinds of people who were not eligible for social housing but obviously wanted it and we might discover things about that. If there is common theme in that data, we might realise there is demand and desire for it from this group of society justify tweaking the rest of the band system or the other eligibility criteria if we discover suddenly that there is a gap there. So that can be useful information to us to find out the things that we just might know already.

Deputy D.J. Warr:

Can I just check is this separate to this deposit element? You know this changing of the minimum amount of money you had in a bank account.

The Minister for Housing:

The assets.

Deputy D.J. Warr:

The asset idea. Is this a separate banding compared to that?

The Minister for Housing:

Well, it is a new band. Jack will have to remind me has that gone to band 3 or 4 of the asset limit? I cannot remember what we decided there.

Head of Strategic Housing and Regeneration:

It becomes encompassed within the new band 4.

The Minister for Housing:

There we go, yes.

Deputy D.J. Warr:

All right, so this becomes part of band 4. Okay, fine, because I think there is some information out there which says it is band 3 for the deposit limit but I do not know if that is ...

Policy Principal, Strategic Housing and Regeneration:

We ought to have to check on that but it is band 4 in the criteria, yes.

Deputy D.J. Warr:

You will have a look at that one, yes, okay.

Deputy H.L. Jeune:

Of course some of the discussions around ... and we will talk about that later with social rents and looking at income thresholds and social rents, how does it work I suppose if this band 4 comes in where there are people who are wanting to go on the social housing list but are not necessarily falling into the need I suppose of needing to access social housing? How does that help with the data or could that skewer the data, for example?

The Minister for Housing:

Well, it depends what we find from it, but if we discovered that the bulk of people who were ending up on band 4 were only a couple of thousand pounds above the income threshold, that might be a sign to us that we have misjudged the income threshold and it ought to be a little bit higher and that ... we will not know that until we see data on that but that would be a useful thing because it would show maybe our income thresholds are slightly off and could do with some tweaking and that would help inform that.

Deputy H.L. Jeune:

Okay, and in band 4, it is also open to individuals who currently own property that can apply provided they agree to sell the property before being allocated social housing property. How will this operate in practice? Will the homeowner need to complete the sale of the property before a social housing property is allocated?

[14:15]

I am just thinking of the sequencing because you could find suddenly that something falls through or goes ahead and then there is not a social housing space.

The Minister for Housing:

Yes, there is always going to be that risk from any point of entry into social housing.

Policy Principal, Strategic Housing and Regeneration:

I think it is at the point about where the undertaking is given and evidence has shown that they are going to sell the property. Inevitably, that is quite difficult to control, and if somebody does and a

transaction falls through at the end, that would then fall on the social housing provider to manage. That has probably ... it has not arisen yet, obviously, but how we would manage those type of cases where somebody does own a property, I am not sure if that is something there is provision for, Natasha, in the R.T.L. (Residential Tenancy Law) to deal with those type of situations. But, inevitably, we would need to have that conversation with providers about how they ...

Deputy H.L. Jeune:

So would they be offered a place at housing and then they would have to put their property on .. would they also be that way around? Is that the ...

Policy Principal, Strategic Housing and Regeneration:

So they could be ... they could ... to go on the Gateway, they would need to have the undertaking to sell. If they were selling their property, if they were allocated and still had not sold the property, I think that that was something that would have to be kept under a proactive review to ensure their property was sold because they had given that undertaking to sell it.

Deputy H.L. Jeune:

But at the moment, was is it? A 2-year wait. How long is the waiting list for a property in Andium?

The Minister for Housing:

It massively varies depending on circumstances and what you are after.

Deputy H.L. Jeune:

So you are not asking somebody ... you would see that they are shown that they will be shown that they will be selling their property, but they do not have to start putting it on the market to then be on band 4 perhaps?

Head of Strategic Housing and Regeneration:

Well, I think joining the band is one thing. Being allocated a home is another.

Deputy H.L. Jeune:

Yes, and I am trying to work out when that process starts.

Head of Strategic Housing and Regeneration:

Yes, so in terms of band 4, if there is any particular issue with having somebody join the band with the intention ... because a homeowner could be facing quite real financial hardship in ... defaulting on their mortgage, for example, through various family circumstances and what have you. So I think the key thing would be making sure that the sequence between signing a tenancy and the sale of a

property took place and you will know that selling a property can be inherently uncertain. So we have not faced the issue yet, but I am sure when we do have an applicant, we are going to give it some very careful thought. I would imagine it is going to be very unique to the individual circumstances so what is driving their needs or desire. Is it simply that they do not fancy being a homeowner anymore or is it because they are in financial hardship and they need more urgent transition into housing but it is just because the home ownership is causing them to go low on the Gateway. So I think we have to take quite an individualistic approach and face that particular one as it arises and learn from it as it goes through.

Deputy H.L. Jeune:

Yes, understood, and I think that is about making sure that there is not a gap where suddenly there is no home because ...

Policy Principal, Strategic Housing and Regeneration:

It does happen currently. So there may be cases where someone has a medical need and adaption that is required. So they will have owned a property currently, but that does not suit their needs, and they do not have the ability to move to an adapted property for purchase, so there will then be an undertaking to sell that property and to show that is on the market. So we do deal with these situations currently and I guess that is just sort of in band 4 that it would be more sort of, again, to have those discussions with the individual based on their circumstances.

Deputy H.L. Jeune:

Just finally about communication I suppose and you have talked about that already. It is obviously out there because you have got some applications to put ... to go on the Gateway already. What kind of communications have been out there and will you be doing that on a regular basis for this change just as it becomes well-known?

The Minister for Housing:

Yes, we do periodic promotion of Gateway anyway. There was a reasonable campaign last year putting signs up on buses and that kind of thing. That is just something that we will periodically do.

Deputy H.L. Jeune:

Okay, and I suppose the last one is additional resources to help. You have mentioned that you the 18 to 24 year-olds will be invited in, for example, to have a discussion. Does that require extra additional resources or the Housing Advice ... will those ... do you need more resources related to this increase?

The Minister for Housing:

I am not sure specifically, but we felt it would be manageable now and bearing in mind that the House Advice Service I think has ... either has recently or is about to take on another person in that team as part of the growth that we are aiming for it in it.

Deputy H.L. Jeune:

Okay, thank you very much.

Deputy T.A. Coles:

Thank you, Minister, and moving on to the select areas of empty homes. There will be a couple of questions there and then we will move into First Step evaluations in social rents. During the last quarterly hearing, you stated it would be helpful to have a better understanding of what Empty Dwelling Management Orders might look like in Jersey. During your remaining term in Government, are you able to update the panel on any ongoing work to assess the potential use of Empty Dwelling Management Orders in Jersey?

The Minister for Housing:

No, not yet.

Deputy T.A. Coles:

No, not yet. During our previous quarterly hearing, you also drew a comparison with empty property tax in relation to options for addressing empty homes in Jersey. Do you feel that you are in a position to make any recommendations to the next Government about which options might be suitable for Jersey?

The Minister for Housing:

No, definitely not.

Deputy T.A. Coles:

Okay.

Deputy H.L. Jeune:

So could you give us a bit more? Has work been done at all in this area?

The Minister for Housing:

None that I have been involved in unless anything has gone on quietly before being presented to me because our focus has been on the Social Housing Gateway and Social Rents Review and there is still a few months left of the term, but unless anyone has been looking at it just ...

Head of Strategic Housing and Regeneration:

No, the main work was done under the previous Minister for Housing in the Action on Vacant Properties Report, which set out the legitimate options that were for consideration that explored 2 tax options, for example, and it gave an indication as to which ones would be better. So unless the Minister was driving to progress the implementation of one of those, I would not suggest there is much more work we could do at this point, and we have not done any additional work since that point.

Deputy H.L. Jeune:

Will you be planning to do that before the end of the political term as I think you promised the States Assembly when you agreed our amendments in the budget?

The Minister for Housing:

Yes, that will be starting, yes.

Deputy H.L. Jeune:

When do we see some information or what kind of things will be commenced?

The Minister for Housing:

I do not know and it might not be before the election. It might take a while. I am not sure yet.

Connétable D. Johnson:

Can I ask a supplementary. Do you reckon that this problem falls to you, Minister, in your area? I raise the point because it seems to me that it is the Exchequer that is losing out on this because if it was available and rented out with the rental payable, is it something the Minister for Treasury and Resources or other Ministers should take under their wing or you?

The Minister for Housing:

Or the Constables, if we were doing it through a rates system, which is theoretically an option - and I am not saying it is the right one - but I am not the Minister for Tax so it would not exclusively be ...

Connétable D. Johnson:

It is not concerning the taxes.

The Minister for Housing:

It would have to be crossed with other political actors.

Connétable D. Johnson:

The rates are so small that I am not sure there is too much of an incentive.

The Minister for Housing:

Well, indeed. I know you could have a 10,000 per cent surcharge or something. Who knows? For the record, that is not what I am suggesting.

Deputy T.A. Coles:

So on the First Step evaluation, in our last quarterly hearing, the panel was told in relation to the evaluation of the First Step Scheme that, and I quote: "We are seeing the tranche 4 coming through and that should be completed by the end of January looking at the numbers of applicants and the average loans that they are they are receiving." Has tranche 4 of the First Step Scheme been completed?

The Minister for Housing:

Yes, I believe so.

Deputy T.A. Coles:

Are you able to provide updates on outcome of tranche 4?

The Minister for Housing:

If you could be more specific about what specific outcomes you are after, but we can say that tranche 4 gave out 11 loans, so that takes us to 65 in total across the 4 tranches. I can tell you the average bond that was issued, which was 36.73 per cent ranging from 24 per cent to the full 40. The average bond was £129,000 and anything else you would like to know, we can get that for you. The average is 38. The youngest was 27. The oldest was 52.

Deputy T.A. Coles:

Average property type?

The Minister for Housing:

Property type. That is not on my papers, but we will have that.

Policy Principal, Strategic Housing and Regeneration:

I have got a whole dashboard. Yes, the average ... I mean the most accepted property type was 3-bedroom homes, which was 24 across the whole scheme, so across all the tranches, and then one-bedrooms flats, there were 14 and then 11 of those were 2-bedrooms and 4-bedroomed houses.

Deputy T.A. Coles:

What sort of data are you looking at to make the assessment as to whether or not the First Step Scheme across the 4 tranches has been successful and what improvements would need to be made?

The Minister for Housing:

Yes, well, I will jump the gun and say it has been successful. It has clearly been popular and has had good feedback from those who I have spoken to who benefitted from it and the ... perhaps the greatest difficulty we have had with it is just not having the funding to do as much as we would potentially like to do and if we secure more funding, the model as it is will still do good work and would still be a good thing, but there will be things that we will want to do like looking through rejected applications and work out why they were rejected. People were applying who had to be told that they were not eligible and if there is a pattern in that. Again, it is similar to the social housing Gateway. If everybody who was rejected is just a few thousand pounds over the income thresholds, maybe that is something to look at. So looking at those whose applications were rejected and seeing if there are any common themes that can help us there, yes, and feedback from those who took part in it and if there were things that could have been administered better or if there are gaps in it. We do get some bits of feedback that we might not necessarily take on board. There were a reasonable number of people who contacted me who were ineligible because they had owned property before and wanted to use it to step up to a bigger place, which obviously was not the purpose of it. So I would not necessarily be inclined to suggest changing that, but there is communication stuff that can be improved in that or other things.

Deputy T.A. Coles:

Have you got any market indicators to see what the impact of this has had on the open market of property transactions?

The Minister for Housing:

That is something we need to be looking at and evaluating now because, obviously, it has been an interesting time for the market in the last couple of years, so that is something to look at.

Head of Strategic Housing and Regeneration:

There has been a house price index to provide some insight as to the number of transactions that have been First Step buyer related and that is due out tomorrow.

Deputy T.A. Coles:

It was reported recently in a BBC news article that housing industry experts are optimistic that 2026 will be a better year for people in Jersey for people looking to buy or sell homes. So what impacts

do you believe increased housing market activity will have on any new iteration of the First Step Scheme?

The Minister for Housing:

That is a good question and, to be honest, I do not know at this point because if we are ... if the next Government wants to do more of First Step, it is going to need to find the funding for it and it is going to need to put it in the budget and that ... the budget process starts entirely after this term of office is over. So it is down to our next batch of States Members and Government Members to decide that and that will partly be down to whatever their political priorities end up being and how they assess things. So just I think this is relevant to your question, but early on this after the first tranche, we did pivot slightly to target the scheme a bit more at larger homes as opposed to one-bedroom flats and that was because we were looking at what was available at the time and what was going and there were quite a lot of one-bedroom flats. They were not the hardest part to access. It was the bigger homes and we noticed that at the time and were able to pivot so if, when it comes to a future tranche, we look and we see that there is another first time buyer scheme offering a particular type of home, why double up with First Step when you could tweak that to find ... to target it more at another area where it is a little bit harder to get it? So we will be looking at what else is happening at that moment.

Deputy T.A. Coles:

There is aspects within that that you have people who are in private one-bedroom flats which are trying to move up the scale and part of the good side of First Step was it could encourage people who are stuck in those one bedrooms who are not able to sell to find a purchaser through an assisted pathway. With a lot of these schemes ... the shared equity schemes providing one-bedroom flats, is that then not inhibiting another section of the private market?

The Minister for Housing:

Well, part of First Step because it does ... because the homes themselves were not homes that were part of a first-time buyer scheme. It was the person that was a first-time buyer and not the home. The idea was that you would help unlock chains there and enable people to have the wherewithal and the financial recourse to move up from it. I think we might have some data about chains that ended up being unlocked because of that, but that was ... the benefit was not to be 100 per cent for the buyer. It was for them to help acquire homes in the private sector that were not first-time buyer homes that somebody else might have because the person selling it is not having to sell it at a discount because of First Step. It is the buyer is the one who feels a kind of discount and not the seller, so that helps, and that is different potentially to other schemes.

Deputy T.A. Coles:

Okay, I will move on to social rents. For context, the review of social housing rents published in January 2026 highlights that social housing providers should support the current social housing rents policy where rents are set at up to 80 per cent of market value.

[14:30]

However, social housing providers have also identified areas for improvement that include better aligning rent and income support payment cycles, enhancing supports for tenants transitioning from the private rented sector into social housing, incentivising rightsizing through rent policy and introducing flexibility in the rent cap to reflect rising operational and capital costs. So the first question of this Minister is the insights from the social housing provider set out in the review highlighted concerns of social housing providers about intensifying cost pressures. Have you collected data about the cost pressures faced by social housing providers?

The Minister for Housing:

What kind of data in particular? Because the cost pressures come in different ways, so if a social housing provider is also building lots of homes then they need to make sure they have got the financing to pay for that. That can be different, depending on what a particular social housing provider is trying to do at any given time and what the state of their housing stock is, if incidents occur; that you suddenly find there is a problem with an estate and you need to spend some money sorting it that you were not planning for. So I think it will vary across the different providers exactly what their specific situations are.

Deputy T.A. Coles:

Are those sort of conversations happening regularly though? Are you up to date with if Jersey Homes Trusts have identified something, that this might impact something?

The Minister for Housing:

Yes, I have got good communication with the chair of Jersey Homes Trust and one of the things that we are looking to do as a result of this review is to have a social housing providers forum, which is one of things: "Why did we not have that before?" It is a good idea and so that will help with communication from that. It will certainly help me, and getting people in the room and hearing from each other as well means we might pick up on patterns or particular pressures that they are facing, so that will all feed into it and be useful.

Deputy T.A. Coles:

Following the review of social housing rents and the identified areas for improvement to the current social housing rent policy, within what timeframe do you believe these improvements should be made?

The Minister for Housing:

Well, there will be some that we will want to try to do while I am still in office for this. I am not in an amazing rush because I think a lot of this is relative common sense, that whoever is in office will want to see happen, but we can start that and it will take as long as it takes. Things like identifying some of the better alignments we might get between income support policies and rent policies. There might be a package of things that we identify need to be done. You might do it one at a time, they might come at different times, so it is not a massive rush. But we will work on it.

Deputy H.L. Jeune:

Can I ask for clarification on that, because sometimes I get a bit confused on this. In December we agreed new levels for income support for different housing situations, whether it was the hostels, one bedroom, 2 bedroom. Is that based on the market price? If you are in social housing, for example, you would be applying to income support up to 80 per cent of that. How does it link? How does income support link with that?

The Minister for Housing:

So if you are in social housing and you are eligible for full rental component, the rental component will be whatever your rent is, and the rent will be based on the archetypes that Andium works to work out what an 80 per cent charge would be. I have probably not explained that well but that element works ...

Deputy H.L. Jeune:

That is why I am a bit confused. Which side does it start? Does the 80 per cent start going that way, or the other way?

Head of Strategic Housing and Regeneration:

The rent setting practices by the providers does have some varying methodology. Andium, as the Minister said, adopt sort of a daily archetype approach which they moved to maybe about a year ago to try and standardise rent levels across comparable properties in their portfolio, it makes it administratively easier and more fair. They are assessed against a market value equivalent and deducted to 80 per cent, which gives the property value. Similar methodologies with the other providers. In terms of how that relates to income support, the standard policy of income support is that the full rent can be covered, so income support do not need to evaluate what is a market rent or not; they just take it in good faith that the provider has done their job well to achieve the right rent

level. Then the person will be paid as according to the level of assistance that they have been assessed to require. How that translates to non-social housing tenants becomes a little bit more complicated because we do not have good data on market rent levels across the Island. That is a key part that will be coming through the Residential Tenancy Law provisions for rent data collection. So the methodology adopted by our colleagues working income support policy draws from a number of different data sources, which includes benchmarking against the average rents being seen coming through Andium.

Deputy H.L. Jeune:

Would that not be a concern that those that we agreed in December, for example, those higher end - of course that is "up to" - would that not mean that there would be that encouragement to set whatever rents are to that level instead of it being whatever the market ...

The Minister for Housing:

In the private sector?

Deputy H.L. Jeune:

Yes, anyone who is not in social housing, I suppose.

The Minister for Housing:

Let us be frank about this: it is not an ideal situation to have people in private rental sector having to rely on income support to pay their rent. That is not ideally what you would want, you would want the private sector to be at a level where people who are living in it can afford it without support. It is not great that we have to do that; it becomes complicated and you run the risk of inflating rents because there is this free money available for a tenant to get support to it that they never feel because it just goes straight to their landlord. It is a weird system. We have to have it because if we abolished it tomorrow lots of people would be in big trouble from it, but it is not necessarily ideal. In an ideal world you might want people who are in the private sector who are struggling to afford their rent, having to claim income support. Maybe they would be better off in social housing. I hope with the R.T.L. that over time that will have an impact as well. But, yes, it is complicated and it can have market distorting effects that are really difficult to track and understand how our input affects it.

Deputy T.A. Coles:

Minister, you mentioned before about the forum of social housing providers coming together as a way which would be able to improve social housing. If you were to pick 3 other priorities in this area for improvement what 3 would you give the highest priority to?

The Minister for Housing:

We need to have the social housing rents policy consolidated in something that is easily accessible and understandable. At the moment the social housing rents policy is split over a few different pieces; the stuff from when Andium was originally set up and my budget amendment in 2020. It is odd that it is not all sat in the same thing. Having that in one place makes it easier to access, easier for tenants to understand the logic behind their system and if they think they have got a reason to challenge it, they have got something to cite for why they might do that, so providing that transparency is important. Working with income support to get some alignment on certain things will be helpful as well. The issue of getting into social housing and starting to pay your rent when you might have a private sector tenancy that technically has a few months left on its contract that is going to be really difficult for you and puts pressure on tenants to say no to a social housing offer because they have had the weird problem of it coming too early when they might not be able to afford 2 lots of rent, but they are contractually tied into another tenancy. Getting flexibility in that is going to be really important and that cuts both ways to social housing to be a bit more flexible. If you have to give someone a little bit more time to come into that you just might have to factor that in. At the same time, eventually with the Residential Tenancy Law when people move on to open ended contracts they will be able to offer a month's notice so they will not be stuck in a position where ... and I get this all the time, tenants who are coming to the end of a fixed term tenancy, the landlord wants to offer them a 12 month renewal and they are like: "But I do not know when I am going to get my social housing offer and if it happens a month after I have signed a 12 month contract ..." you might have to break a contract and pay a fee for it, so getting that sorted out will make a big difference for people who find themselves in that tricky situation.

Deputy T.A. Coles:

Do you believe any of these are deliverable within your last few months in office?

The Minister for Housing:

Well, the last thing I would mention about the extra flexibility, that becomes the law when the Residential Tenancy Law is enacted and that will be before the end of my term in office, but there are obviously transitional periods in that. People will still have to let their current contracts complete before they move over to the new system. I will have made that inevitable by the end of this term of office; it just may take time to be enforced.

Deputy T.A. Coles:

My final question then is if the long-term trend is to broaden social housing to wider sections of the Island's population how will vulnerable groups continue to be supported in a targeted way?

The Minister for Housing:

We still have the banding system so people who have faced urgent situations, when you widen eligibility they do not get leapfrogged by people in a less urgent situation than them because people can be eligible but not high priority, even when they have got this new access to eligibility. So that maintaining of the prioritisation based on people's urgency and vulnerability at that point is staunchly maintained in that.

Deputy D.J. Warr:

We are going to move on to homelessness. The progress update on addressing homelessness in Jersey states that progress has been made to establishing a complex needs team. Please can you provide more information about the work to establish a complex needs team, including the work enhancing collaboration with health, justice, and social care services.

The Minister for Housing:

Yes, Jack, do you want to ...

Policy Principal, Strategic Housing and Regeneration:

Our complex needs team sits with the offer that the Housing Advice Service provides, so there is more development that can happen in terms of the specialist equities that go into that, The H.A.S is certainly working across multiple agencies now and through forums such as J.M.A.P.P.A. (Jersey Multi-Agency Public Protection Arrangement), M.A.R.A.C. (Multi Agency Risk Assessment Conference), and links into Adult Social Services and Children's Services ...

Deputy D.J. Warr:

Sorry, what does M.A.R.A.C. stand for?

Policy Principal, Strategic Housing and Regeneration:

Multi Agency ...

Deputy D.J. Warr:

Sorry, I am not trying to test you.

Policy Principal, Strategic Housing and Regeneration:

Sorry, safeguarding arrangements for sort of serious offences. So there is a direct housing link into that and they can take any housing actions and responsibilities from those agencies, whereas other agencies might have been holding housing issues for their clients now there is a sort of centralised offices who can provide that assistance as part of those arrangements.

Deputy D.J. Warr:

The *Homelessness in Jersey Second Quarter Progress Report* stated in relation to the Shelter Trust that Strathmore experiences challenges when it comes to moving residents on to independent living in the community, especially for individuals under 18 years of age. This is due to an absence of alternative suitable accommodation, however, the *Homelessness in Jersey Third Quarter Progress Report* does not make reference to this challenge in relation to Strathmore. What is the status of the accommodation challenges faced by Strathmore and have these been resolved?

The Minister for Housing:

Very good question. I am not sure.

Policy Principal, Strategic Housing and Regeneration:

I am not aware of that one, but we would ...

The Minister for Housing:

That is one to follow up on. Thank you for raising it, yes.

Deputy D.J. Warr:

Okay, fine.

Deputy H.L. Jeune:

I have a question on that because it is really interesting having these quarterly reports, and of course they do mention different things in different bits, and it would be really interesting to see what are the actions that come out of those quarterly reports. That may not happen there because of course the data is picked up in the one before but it is what happens next with that kind of information.

Head of Strategic Housing and Regeneration:

The written reports by the providers at the end of the statistics is provided directly by them. We do not influence them in terms of what they say and it will reflect their sentiment of the quota and we can expect that to change quarter to quarter, seasonal changes and different pressure points. The Ministerial update that was published last month does very much try to pick up on some of those learnings that we have taken from the data. Now we have got through the first year of collecting that data we have a much richer understanding of what is driving homelessness, where the pressure points are, and that will then go towards identifying additional measures to support the issue. The Minister's update last month is very much the first set of reflections on that data and we will be continuing to monitor the data that comes forward to consider additional responses as we understand more.

Deputy D.J. Warr:

A follow up about Freeda, from the same third quarter report, some families stay at Freeda beyond the usual 4 months residency period. This is often due to waiting for social housing or because families do not meet the criteria for qualified or affordable housing options. What assistance or engagement are you providing to Freeda to address challenges to do with waiting lists and housing qualifications?

[14:45]

The Minister for Housing:

On that we have made really good progress and that was a direct result of feedback that I had when I visited them and spoke to them about some of the issues that they face. But one of the issues with housing qualifications is you could apply for housing qualifications early on the grounds of hardship, but that did not automatically come with the right to access social housing, which would still be 10 years irrespective of whether you had qualifications or not. That always sat uneasy with me, but we have been able to change that now and so those people would not now get the offer of hope of being told: "You have now got your housing qualifications" only to suddenly have the rug pulled from beneath their feet when you find out: "But it now does not include social housing." Those people are now automatically eligible from that point, which they were not before, and that is a really good step forward.

Deputy H.L. Jeune:

That is something in the roadmap that was specific within that?

The Minister for Housing:

Yes.

Deputy D.J. Warr:

Carrying on with our infamous third quarter report. In relation to Shelter Trust and Aztec House the report states that the main challenges faced in Q3 relate to the application and processing of income support claims, in particular where there are delays in receiving income support payments. Are you engaging with the Minister for Social Housing in relation to this?

The Minister for Housing:

Social Security.

Deputy D.J. Warr:

Social Security, sorry, I apologise.

The Minister for Housing:

I have not personally had that conversation with her but that is something I can take up.

Deputy D.J. Warr:

Regarding the Shelter Trust and Evans House, the third quarter update report states: "In cases where accommodation is provided by social housing providers, delays in fitting flooring often prevent service users from moving in. During this waiting period rent is still payable to the provider even though the individual continues to reside at Evans House." Have you addressed these challenges with social housing providers?

The Minister for Housing:

The flooring issue has been annoying and difficult. I do not think we are in the position of having resolved it but it is something that we need to keep pushing on. Andium would like to be in a position at some point where they can provide flooring as standard. Actually, I slightly go back on what I said before. There has been a bit of progress in that there are places now that where the carpet is in fine order they are not necessarily automatically just ripping it out, and that will have made that a bit easier, but that will not be every occasion if carpets have deteriorated over a long time anyway, so it does still crop up as a problem. But we need to keep working with them and pushing so we can empower Andium to have the ability to provide some things as standard and, yes, we need to keep pushing on that but it has been difficult.

Deputy D.J. Warr:

There is a cost issue, I am conscious of.

The Minister for Housing:

Yes, indeed, and that does make it difficult.

Deputy D.J. Warr:

Minister, the Jersey Homelessness Strategy published in 2020 is now more than 5 years old and the progress update report published in January 2026 states that: "The next phase of policy development must focus on improving the delivery integration impact of homelessness services and accommodation provision." Do you intend to review the strategy or make recommendations for the next Minister in relation to reviewing or assessing the strategy?

The Minister for Housing:

Not separate to the document that we have already put out. That has provided a baseline for that and whoever is Minister after the June election can pick up that document and work with it from there.

Deputy D.J. Warr:

I think the question is kind of “what next”.

Deputy H.L. Jeune:

Just to be clear for the record, it is the update progress reports that you published recently. Of course it was looking backwards a little bit about what has happened, reviewing on all the items that were agreed in the strategy. Where I felt it was missing was things about what next, and I think - as Deputy Warr has just mentioned - what really is next that you see are the big things that carry on?

The Minister for Housing:

Right, yes, I have got it. So the previous Homelessness Strategy is not redundant now, it does still have things that are outstanding in it or things that even if we have made progress on we have not made like complete progress where you can officially tick it off the list and say: “This is no longer an issue for us.” It does still have relevant and will still be a guiding document for the future and that is helpful. It will be helpful for the next Minister having an understanding of what has been achieved so far and the things that ... and I think it is clear from some of them that there are still things that can be delivered further on it. The Housing Advice Service is going to continue evolving and whoever is the next Minister should know that they need to support that service, fight for it, and try to be responsive if it needs further resources to provide the support and links in with other services as is necessary. I hope that kind of goes without saying.

Deputy H.L. Jeune:

I suppose the other thing that Deputy Warr was just referencing certain things on the data, for example, and of course there is the collection of data can continue but to what end, I suppose is probably ... because the strategy does not really talk about to what end; it talks about setting up the data but it does not say what it is using the data for or what would the next steps be in that.

Head of Strategic Housing and Regeneration:

The reason why I reference back to the strategy update in light of the data that has been produced is tactical responses have been almost immediate. As those reports have come through we have been able to quite quickly identify where some sticking points might be Government services. I think the first quarter there was some changes to prioritisation that helped to surface actively homeless people, people at the highest risk. Some changes to the gateway system meant that those people then surfaced more quickly and we were able to resolve their situation more effectively. We have repeated each time the new data set comes through, say, “Okay, what are we learning this month and what changes can we make?” The changes to the eligibility for people with residential qualifications as a barrier was then reflected in the roadmap. If you look across the Minister’s policy

response the easier to implement, more tactical responses that can have quite a significant impact on those individual cases, have been immediately implemented. What is more challenging is when you look to the more strategic responses, which generally carry greater cost, like providing additional forms of accommodation or altering the structure of the accommodation provision. That needs a longer period of data. We have only just got through our first year and we have made changes to how the data is collected so we do not have trends yet, but I would say definitely it will be a conversation I will be looking forward to having with the next Minister for Housing as that data is settled and is telling reliable stories about what is happening with the accommodation provision and where they may want to go next with a strategy.

Deputy D.J. Warr:

Thank you. A slightly different sort of tack on questions here. What impact is the specialist officer role from the Employment, Social Security and Housing Critical Support Team had on the ability of prisoners leaving His Majesty's Prison La Moye to be housed upon their release?

The Minister for Housing:

They physically go to the prison frequently now and will help those pathways together, get them linked in with whatever other services that they need to be involved in, and that will help those people.

Deputy D.J. Warr:

Yes, just checking in on that one. Sorry, I am just having a quick look through here. I think most of this has been ... yes, I think there is not a lot on that one. We are doing a bit of repetition. *Homelessness in Jersey Report Quarter 3*, again, goodness me. Minister, the panel notes that the main causes of homelessness among men are related to drug and alcohol misuse, and for women it is domestic abuse. Please can you explain how you are engaging with the Council of Ministers in relation to addressing the underlying causes of homelessness?

The Minister for Housing:

We have the Homelessness Ministerial Group which has the Minister for Home Affairs on that. She has obviously done a tremendous amount of work recently addressing the recommendations from the violence against women and girls review; a big thing for this Government. She has obviously recently lodged legislation on that as well, so that has been a really important thing that the whole of Government has supported, which hopefully will have an impact. The Minister for Health and usually an Assistant Minister for Health as well come to that group as well. That is trickier because health is a difficult area for Jersey because we have our own independent health service and running a health service is difficult. It has its other challenges as well and no Government is going to immediately fix all of that, and that has a knock-on effect for everything that our society is

experiencing, including those who will engage with it who have health issues that might at some point contribute to a housing problem. They are linked into it and we support them in the transformation that they are trying to achieve in the Health Department, but there is no point in sugarcoating it; it is a difficult issue for Jersey and we have just got to keep pushing, but they are linked into it through that Ministerial Group.

The Connétable of St. Mary:

At our last public hearing you were in touch with the Appointments Commission and Judicial Greffe about recruiting members to the Rent Tribunal, so can you please update us as to the status of it and its likely establishment.

The Minister for Housing:

It is going extremely well. I had a meeting earlier today with those who had been on the interview panels for that who have put a recommendation to me for how to progress with appointments there. As I said, I have literally just had that in the last few hours so I would need to think about it briefly to work out whether to proceed or not, but I have been very pleased with how that has been handled. I have been pleasantly surprised at applications. There were 27 applications. It was one of those things in the back of my head: "What if no one wants to do the job?" That would be difficult and awkward for us, but that has not been the case. My initial perception from those that have applied is that it was a really good mix and really good standard. Once I have let their recommendations sink in I hope to be in a position to ask the Assembly to appoint members of that tribunal very soon. Obviously, I have got only just over a week to lodge that proposition but I am confident we will be in the position to do that.

The Connétable of St. Mary:

To clarify, there will be 2 stages; one is the appointment of the chairman and then the appointment of the tribunal members?

The Minister for Housing:

Yes.

The Connétable of St. Mary:

Has the chairman been determined as yet?

The Minister for Housing:

That is for the Assembly to decide that, so a recommendation will be in the proposition.

The Connétable of St. Mary:

It will be a recommendation though, will it not? At the same time will the Assembly be asked to approve the whole package, as it were, with respect to the members?

The Minister for Housing:

Yes, the whole thing.

The Connétable of St. Mary:

Going back to your Ministerial response to the panel's review of the amendments, to what extent do you believe the remaining recommendations with a target date for quarter 2 this year can be completed prior to the pre-election period? If you want to be reminded of what they are, I can do so.

The Minister for Housing:

Yes, if there is any in particular you wanted to highlight but, yes, there are several things that you have recommended in that, that we know are important and need to get done. Things like the model tenancy agreement, having that sorted, that work is going on there and hopefully that will be a helpful thing for landlords and tenants alike. Guidance is a really important thing. I think we did really good work before all of that. We did produce a document for landlords and tenants which was a good starting point on that, and my officers have been working with the Jersey Landlords Association with guidance, so they have been working on it as well. So those kind of things, they have been quite ...

The Connétable of St. Mary:

They are on track before the end of ...

The Minister for Housing:

Yes.

The Connétable of St. Mary:

That will cover challenges or grounds for notice; that will be in the guidance as well, will it?

The Minister for Housing:

Yes.

The Connétable of St. Mary:

Okay, and a few for later as well. A related point in a way: can you please provide an update on the timeline for the introduction of templates and guidance to support stakeholders impacted by the changes ...

The Minister for Housing:

Sorry, templates?

The Connétable of St. Mary:

I think ...

Deputy H.L. Jeune:

It was the contracts. I think they are model tenancy.

The Minister for Housing:

Yes, the model tenancy agreement is a template tenancy that they can use, yes.

The Connétable of St. Mary:

So where are we on the model tenancy agreement? That was one of the recommendations.

The Minister for Housing:

We will have that, yes.

Head of Strategic Housing and Regeneration:

Yes, it is well progressed. We would like it to go through a final review and law officers' review to make sure that we are issuing a template that will have widespread use that is watertight and robust. In terms of other templates, I think there was some suggestion at the time of the scrutiny review of things like standard letters for notice and suchlike, because there are certain rules around it. Whether or not we have the full package of templates available for going live, I would not like to make a personal commitment on that. The model tenancy is a high priority because the structure of the law is changing so much we do feel that it is really important. But the team will be continuing working on the R.T.L. after its implementation. We are very mindful that through the transitional period Islanders will have questions, some bumps or uncertainty may need some sort of additional support. So the resource is still going to be there to support the transition of the law, and that will include adding in additional bits of guidance if we find that they are necessary.

[15:00]

The Connétable of St. Mary:

Apart from the ones which you advised will be done by the end of the next quarter, there are some more far-reaching ones. You may well say that is not for you but these include a civil penalties regime ...

The Minister for Housing:

Yes, that is going to have to come at some point but unless we can do it in the next 8 days; not likely.

The Connétable of St. Mary:

It is quarter 2 so you have got a few more months.

The Minister for Housing:

Well, we are not allowed to lodge 8 days from now.

The Connétable of St. Mary:

Okay. Lodging houses, there was some new support, policy development work in relation to lodging house accommodation?

The Minister for Housing:

Yes, but very much so that will be a big piece of work when it comes to it.

The Connétable of St. Mary:

In fairness, you said it could not come before the election.

The Minister for Housing:

Yes, indeed. It would be down to the next Government if that is a priority or not, but I recognise there is a piece of work that does need to be done.

Deputy H.L. Jeune:

Just about the communication of this, because of course it would be nearly a year, and of course there was a lot of noise when we were discussing our Residential Tenancy Law, but then it has been quite quiet. I am worrying if there is a set of communications that will be ...

The Minister for Housing:

Yes, that is being worked on now, yes.

Deputy T.A. Coles:

You mentioned that you have got 8 days for lodging, so we will expect to see the Commencement Act being lodged within the next ...

The Minister for Housing:

That is an order.

Deputy T.A. Coles:

That is an order?

The Minister for Housing:

That is different. This is for lodging for the States Assembly.

The Connétable of St. Mary:

My final question here is, again going back to our last quarterly hearing, you said something along the lines of: "I have seen a little bit of questioning from the landlords" and this is purely anecdotally, "who had an awareness that changes were going through but not necessarily an awareness of the commencement of all of that. They will ask questions because they are trying to be careful." Do you still believe that landlords are not aware of what is going on, or generally, or have you any sort of anecdotal or otherwise evidence that they are well informed?

The Minister for Housing:

I do not think I have witnessed much more since I said that. When I made those comments I had had a few encounters with landlords who were doing the right thing and trying to be careful, and we had good discussions on that basis. I do not think I have had that much more since then, but I think on one or 2 occasions I might have seen things on social media where people had presumed that certain protections were now in place when they are not until the commencement. I have had to say on a couple of occasions: "No, this is coming but it is not quite here yet" so we will need to do that communications piece.

The Connétable of St. Mary:

From what you have said then do you feel that a lot of the concerns have been allayed since the heat of the moment, shall I say, at the time of the debate?

The Minister for Housing:

Yes, definitely. Most people I speak to were always pretty relaxed about the proposals, and again I have just the other week had a landlord stop me and say: "Yes, well done, I have never had a problem with any of this, great." So most people are all right with it and when the commencement ...

The Connétable of St. Mary:

Maybe you met the same people as we did then.

The Minister for Housing:

Well, those who are oppositional would obviously be the noisiest, but when you are sat in a pub and someone wants to just come and shake your hand, that is a more friendly environment for that kind of approbation.

Deputy A.F. Curtis:

Okay, Minister, we will wrap on a few slightly disparate topics, starting with affordable housing for purchase, in its various guises. One that the panel has received from a member of the public specifically relates to the affordable housing scheme on College Gardens, highlighting a challenge in the resale of properties. If I am not mistaken, the scheme on College Gardens was 40 properties with a 10 per cent bond and a requirement to sell through the Affordable Housing Gateway. Are you aware of the same challenges that people are facing, and is that scheme showing any challenges greater than other schemes?

The Minister for Housing:

Yes, to both of those questions. It is difficult and that is going to be a tricky one to try to resolve and get to a better position. There are options before us about what we might want to do but one thing that I could do relatively simply that I am hoping will be a little bit of help is that some of the restrictions that I could loosen a little bit I have already indicated I will do to help particularly applicants. That is things like being able to sell potentially to downsizers as opposed to just first-time buyers, so that opens the pool of potential people to buy, and the ability to sell to people who are moving sideways, so from an equivalent sized property to an equivalent one; neither upsizing nor downsizing. I have offered that to some who have communicated to me that they have been struggling. That is not a complete lifting of the restrictions but loosening them a bit so that there is still some public good maintained in that. But that was a scheme that arose at a time within all of the evolution of our affordable housing products, that now we are getting to a point where some people are looking to move on we have encountered difficulties with that. I am sorry to those who are experiencing that right now but it is something that will require some thought as to how we might open that up.

Head of Strategic Housing and Regeneration:

It is important to clarify that the Minister for Housing is not the sole Minister with responsibility for that scheme. The Minister for the Environment holds responsibility for the planning obligation agreement that restricts the property in its most formal sense. The Minister for Housing has the ability to determine who falls under the scope of a first-time buyer. So it is down to the Minister for the Environment to consider any changes to the overall restrictions on the property. I would also identify that the Minister for Treasury and Resources is the holder of the buttons, so we have a Ministerial triple lock on that particular development, depending on what part of the scheme you are looking at, as to which Minister would be responsible for dealing with it.

Deputy A.F. Curtis:

I will dive the policy intent behind why we have those, and you mentioned why you might widen the criteria and I want to question more there. But back to your confirmation that College Gardens is particular number, could you drive any more specifics about what is causing the pinch? It is the fact that things have to go through the Affordable Housing Gateway, is it that 10 per cent of a bond is a particularly small number? What about the scheme can we learn as Members who then might interface with a Minister, now or future, that explains the challenges faced on this site?

The Minister for Housing:

Yes, and look, we cannot give a definitive answer to that because it exists in a market and there will be all sorts of reasons why some things are attractive or unattractive to particular buyers and sellers. There is no absolutely definitive answer to that but it would be logical that the 10 per cent bond when Andium does 25 per cent bonds on other properties might make other products look more attractive to some people, not necessarily everyone but for some people that might be it. The resale restrictions - and that is to a limited pool - some might argue that the restricting impact and limiting who might be available to buy a property makes that harder. That is true but it is also kind of the point because you would not want that site to be bought up by a big investor who buys something that the Government delivered for the public good and turns it into a private corporate interest thing. It is complex and there is not necessarily a clear answer for every one of those.

Deputy A.F. Curtis:

Going back to the policy intent, and you mentioned how one could pull levers to make it more flexible. You gave an example about upsizing, downsizing, mid-sizing ... I do not know what the term for that is ...

The Minister for Housing:

Sideways.

Deputy A.F. Curtis:

Side-sizing. Is the policy intent there ... in essence it sounds like to ensure owner occupiers can access the market?

The Minister for Housing:

Yes.

Deputy A.F. Curtis:

Is it your view that those that these restrictions ... and, as you mentioned, yourself and other Ministers have kind of tweaked the eligibility, is that about ensuring it is owner occupation now? Is that seen as a more relevant thing for unassisted purchased products, shall I say, so properties that had those F.T.B. (first time buyer) restrictions in particular. Are you seeing that as a direction we might have to head, given the maturity of home buyer now, it is kind of refinement in the 2022 sites?

The Minister for Housing:

I have got to say that kind of thing is something I would be reluctant to ... I think it would be a shame but over time, bearing in mind we are a really small Island and we do not have unlimited space to develop housing offers, that we secure a really good way of assisting people the first time around and then once they then resell it, that benefit is completely gone and you will never get it back again on that plot of land on an Island with not a lot of land. I am reluctant to lose things from that sector when they are in there because I wonder in 100 years' time will we have anywhere left to provide first time buyer support. Some may want us to do that for the moment we are in right now, but I have a degree of reluctance for that because of what it means for the Island in the long run, losing opportunities to lock in first time buyer benefits for future generations.

Deputy A.F. Curtis:

Just to push on what that benefit for a first-time buyer would be, given these are not people who would be on the Affordable Housing Gateway I presume, they are those who qualify having not purchased and owned property before, for most of those sites zoned under the 2002 plan or previous plans, or even the 2008 changes. What I am trying to understand is what advantage does a first-time buyer get by having that site reserved as first time buyer? Is the policy aim to drive an artificially deflated value to the site? My question would be, do you have the evidence that those who bought them were buying materially under value, because checking the debate at the time of 2011 plan, there was a lot of debate by States Members that, much as they were zoned for first time buyer, the market was on selling them much depressed. Do you see the challenge, that if that is the policy intent you might not get people selling because their expectation is this is a site for a first-time buyer, but there is no affordability restriction?

The Minister for Housing:

Yes, all really good points. That is part of what makes it so difficult.

Deputy A.F. Curtis:

Looking at the data to help drive those things, I asked written question 14 in the Assembly about data that was held on first time buyer restricted properties. Your response said there is currently no comprehensive list of sites with affordable housing or first-time buyer restrictions. Work is underway

to bring the information together and make it publicly available. If work is underway could we grab an update on where we are on that work?

The Minister for Housing:

I am not sure that there is a meaningful update on that, unless I am wrong about that. But that as a piece of work is a good idea because I do frequently get people coming to me who have bought a home with first time home buyer restrictions on but they have cropped up at all different times under different plans, et cetera, and it is not always clear what the restrictions are, what your limits are, what you have got to bear in mind, and all the rest, and that can cause difficulty for some people. It theoretically could cause difficulty with enforcement if nobody knew that there was restrictions on or what have you. So that will be a useful thing when it is done; I am not sure where it is at the moment.

Head of Strategic Housing and Regeneration:

It is a piece of work that has been going on for a long time. We are gradually trying to add to that list as other historic sites pop up, and I think that is as a result of first of all not having a Housing Department that was actively monitoring these sites anymore and maintaining a comprehensive list. But with the changes in the planning system over the years, and how these sites were designated - some have been through States decision, some have come through an Island Plan process, some exist outside the Island Plan process just by virtue of States loans and things like that - it is a bit of a minefield of different schemes, different times and different terms. We are trying to get a comprehensive view of what they are to make sure that any decision that the Minister makes to vary the times and allow exceptions are permissible under the original terms of the original scheme. So there are some that are quite locked down by their original terms and the Minister does not have that same flexibility to determine what happens to that property. The purpose of the first-time buyer policy that is now published has always been to try and simplify that as much as we can, but we do need to make sure that we have got a good evidence base that we can draw from. We would not want to publish it too early because we would not want people to think that they were not subject to the list, and it is because we had not weeded it from the history books yet, but it should be on the list. Once we have got a bit more confidence then we would look to make that available.

Deputy A.F. Curtis:

Okay, and I guess you will have decreasing confidence as you go back in time. You will probably have a very good idea from 2002 onwards, that is 23 years of development and hundreds of houses, and you go back to 1988 where you have got your digital records. At some point would you feel confident publishing from one date onwards so that the Island at least understands housing stock delivered after this date is known about and then we are doing our more manual tranche exercise? Just from a risk opportunity balance for getting data out there, versus communicating to the public, you are happy to play on that.

Head of Strategic Housing and Regeneration:

Yes.

The Minister for Housing:

It sounds like we need to bring you in, you have got some good ideas.

Deputy A.F. Curtis:

I have got some data. Turning to another one asked on 20th January to you Minister about St. Saviour's hospital by Deputy Renouf. I think you said: "I understand that the Minister for the Environment's supplementary planning guidance has been published but I am not specifically aware of any work from Andium to develop more of the options. I can ask for a greater update on that if the Deputy would like me to." Have you got an update? I felt like his question was asking for an update; have you had an update since 20th January?

The Minister for Housing:

I had a very brief update earlier today on it but I think most of that update is that a more comprehensive one is on its way at some point.

[15:15]

Deputy H.L. Jeune:

But soon or ...

The Minister for Housing:

Yes, yes.

Deputy A.F. Curtis:

Then we have a couple of final rounding up questions. I will take one and then I will leave the last one for the chair. The penultimate one would be part of your reflections. This is the last quarterly hearing we are having with you, Minister, so looking back over this term of Government that you have sat as Minister for Housing what would you highlight as the biggest surprises you have had in taking the ministry, as well as the biggest challenges?

The Minister for Housing:

It is a challenging portfolio in general. Jersey has a housing crisis and I went in with my eyes open to that, and so I was not naïve about that; I knew that would be difficult. The reflection I have is that unlike my first stint as Minister for Housing - because I am fortunate to be able to compare - I went

in with a much clearer agenda, not just in my head but on paper, as to what I wanted to achieve. I think if I had not had that I would not have accomplished a fraction of what I have been able to. The Residential Tenancy Law in particular, if I had not on literally day one sat with my brilliant officers and said: "Right, let us do this to it" then I do not think we would be sat here with a law. It probably would not even be lodged by now. So that reflection of going in, having spent a lot of time thinking: "What would my agenda be and how can I crack on with it as quickly as possible?" meant I was in a much better position than I was the first time I was Minister for Housing, where I went in far too open-minded about things and, therefore, spent a lot of time thinking of what the solutions were rather than implementing solutions. In terms of a surprise, I will be honest, I thought it might have taken 2 attempts to get the Residential Tenancy Law approved by the States, and getting it done in one was a little bit surprising. I had a plan B and that plan B went in the bin when plan A worked. So that was a bit surprising but very pleasing at the same time.

Deputy A.F. Curtis:

They say you should always turn up to an interview ready to share a mistake you have made in the past or something you could have always done better as a way of showing reflection. Minister, likewise, is there anything from this ...

The Minister for Housing:

Oh, no.

Deputy A.F. Curtis:

This is not an interview, but ...

The Minister for Housing:

Yes. I wish I was better prepared for that because I am sure there have been tonnes of them. I make mistakes all the time but I try to learn from them as frequently as possible. I think there might have been occasions where I misjudged what people's reaction might be to particular proposals and I might have gone in anticipating a conversation of one tone and it turned out I was completely wrong, the conversation was of a different tone and that affected my preparedness to know how to arrive at a solution there. If you give me more time I can try and come up with examples for you for that but you do often get surprised when you go in for some discourse on something that you thought you had a strategy that was ready to go to get an outcome, and suddenly realise that the landscape you are dealing in is not what you anticipated. That can mean pivoting very quickly or not getting done what you wanted to get done.

Deputy H.L. Jeune:

Before I ask the last question I suddenly realised that we have not asked you this as you were talking about it, and so just to make sure, are you planning to lodge anything within 8 days' time?

The Minister for Housing:

Not apart from the Rent Tribunal membership.

Deputy H.L. Jeune:

Fantastic. That is good to hear on our side for the amount that we have but I just thought we had better ask that just in case. Minister, as my last question I would like to ask what advice you would give to the next Minister for Housing, particularly in relation to the recently published *Common Population Policy Annual Report 2025* and its implications for the development of the next Island Plan?

The Minister for Housing:

The general advice is go in with your eyes open and do your homework beforehand. I think it was a huge failing of our political system that we get lots of really well-intentioned people who have not got the detail and credibility of a manifesto behind them that you see in other systems, and that is something that leads to a huge amount of waste in Government time, money frankly as well, and efforts that means we as a jurisdiction naturally take a lot longer to do things than if you had a system where people go in with much more defined manifestos that are informed by the reality of what a Government is doing; not what you think a Government might have been doing. So for whoever becomes Minister for Housing in June ... because I do not know who the candidates are I do not know who to address this to but I would say to them be on top of what the situation is, properly read the information that is out there, and see what has happened so that when you come in ... even if you have got good bits of your agenda there will still be leftovers from the previous agenda that need to be rounded off somehow and if you know what those are you can factor it into your list of priorities and you are not taken by surprise in having to be the spokesperson for a policy that was not your doing that you might not have been aware of. So I think I have been effective in my 2 years because I went in well-informed of what was happening in the portfolio, with clear ideas of what I wanted to achieve, and I hope that the next Minister for Housing comes in with as much of that as possible as well because that is what will make them effective.

The Minister for Housing:

But specifically the *Common Population Policy Annual Report* - and it is not the population policy but it is the annual report - is a bit more detailed in what that looks forward, and in relation to the fact that we will be having another Island Plan potentially coming and this will inform that. Putting those together, do you see some changes in the direction of that advice?

The Minister for Housing:

That is a good question. I had the benefit of having been in the Assembly for the last Island Plan debate so I know a bit about how that works, the challenges of it, how that proceeds through a States Assembly, et cetera, so I did not have to think too much about that, having already been through one. If the next Minister is to be someone who has not been through one before then I would strongly recommend that they get as well-informed as they can about that process as early on as they possibly can, and perhaps look back at the debate over the last one. When you put an Island Plan together there are really difficult trade-offs, and if you do not have your principles set from the outset for what you want an Island Plan to include and you go in too open-minded and incoherent in yourself in what you want to see, you can end up having all sorts of contradictory positions where you might propose a good thing for this element of the plan that is undone by a mistake in another part of the plan because you have not thought it all through properly. The next Minister needs to know the next Island Plan is going to be a big part of what they have got to do and they need to get on top of how that process works and what it is, and if you end up in office having never heard of it because you have not studied politics much before, you have got a lot of catching up to do. The time you spend doing that is time you are not spent pursuing the other parts of your agenda.

Deputy H.L. Jeune:

Thank you, Minister. I am just looking if there are any other questions. Thank you very much, Minister, for this hearing but also all the other hearings that we have in this political term, and thank you very much, officers, as well for the feedback that you have given us both in hearings but also in the follow up letters and briefings, et cetera. So thank you very much, Minister.

The Minister for Housing:

Thank you.

[15:23]