



Environment, Housing and Infrastructure Scrutiny Panel

Budget and Quarterly Hearing

Witness: The Minister for Housing

Thursday, 22nd October 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

Deputy A. Maltman of St Mary, St Ouen and St Peter

Witnesses:

Deputy M.R. Ferey of St. Saviour, The Minister for Housing

Senator M.E. Millar, Assistant Minister for Housing

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

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

[9:30]

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

Welcome to this public hearing of the Environment, Housing and Infrastructure Scrutiny Panel. Today is 22nd October 2026 and this is our first quarterly hearing with the Minister for Housing, which will specifically focus on the Budget as well as wider policies. I would like to draw everyone's attention to the following. This hearing will be filmed and streamed live. The recording and transcript will be published afterwards on the States Assembly website. Please ensure that all electronic devices are switched to silent. We can begin the introductions. My name is Deputy Hilary Jeune. I am the chair of the Environment, Housing and Infrastructure Scrutiny Panel.

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

Deputy Tom Coles, vice-chair.

Deputy A.F. Curtis of St. Clement:

Deputy Alex Curtis, panel member.

Deputy A. Maltman of St Mary, St Ouen and St Peter:

Deputy Arlene Maltman, panel member.

The Minister for Housing:

Deputy Malcolm Ferey, Minister for Housing.

Assistant Minister for Housing:

Senator Elaine Millar, Assistant Minister for Housing.

Policy Principal, Strategic Housing and Regeneration:

Jack Norris, Policy Principal, Strategic Housing and Regeneration.

Head of Strategic, Housing and Regeneration:

Natasha Day, Head of Strategic, Housing and Regeneration.

Deputy H.L. Jeune:

Thank you. Before we begin, we have added a few things into the welcome that we would like to ask our panel members and also witnesses to declare any interests that are relevant to the matters that are being discussed today during this hearing. So for the record, I am a landlord and I am also the chair of J.A.Y.F. (Jersey Association for Youth and Friendship), which is a youth homeless charity in Jersey.

Deputy A.F. Curtis:

I am a landlord as well.

Deputy A. Maltman:

No conflicts for me.

The Minister for Housing:

No declarations from me.

Assistant Minister for Housing:

No conflicts for me either.

Deputy T.A. Coles:

And none from me.

Deputy H.L. Jeune:

Thank you very much. I would also like to draw your attention to the fact that we have got 2 hours scheduled for this hearing. In the interest of covering as much ground as possible in the time available, I would be grateful if both questions and answers could be kept as succinct as possible, please. First of all, Minister, welcome to the panel. We will start with your Ministerial priorities. You sent us a letter a while back now highlighting 8 priorities. Are you confident that you can deliver all of these in the term ahead, and if not, if you could only deliver 3 before the end of this term, what would they be?

The Minister for Housing:

Firstly, I am confident that we can deliver all my priorities. If I could only deliver a small amount of those priorities, I think the first one would be to increase housing mobility in the market and to facilitate people to do that, to make it easier for people to move both up and down the market as well as, of course, become first-time buyers and aspire to the dream of home ownership. That would be my number one focus. Of course, social housing and better provision for social housing is always on my agenda. It is, as well as people who want to buy, people who want to rent and have access to good quality, safe, affordable housing is another of my priorities. I have mentioned stamp duty, which is not going to be taken forward in this Budget, but I think it is one of a suite of measures that I would like to look at that would help people have mobility down the market also, and I think what we need to ally that with would be better access to future-proofed housing, because we have people who live perhaps stereotypically out in the country, are under-occupied, would like to move to different accommodation that would look after their needs for the whole of their life rather than have to perhaps move into a care setting at some stage. If we provide good future-proofed housing, which is built with adaptations already in place, I think those would be the type of offers that would be attractive to people who would want to move down the housing ladder.

Deputy H.L. Jeune:

So it is about new housing, in that sense?

The Minister for Housing:

Yes, it is about building the type of housing that the community actually needs, and we need to keep the focus on what does the community actually need. We often, of course, speak about the number of bedrooms, which is really important, but if we build properties that have got wide doorways, that

have got flat levels, that have got a wet room downstairs, and all those type of housing adaptations that people have to retrofit into their properties, if we build properties that already have that built in right from the start, and when you look at them they do not look any different to a normal property. It is just having those built ...

Deputy H.L. Jeune:

Okay, it is more just knowing that those are new houses rather than ... and you have been now a Minister a few months and you have obviously gone through the Common Strategic Policy and Budget discussions as a new Minister, and this letter was sent a while ago. Is there anything that you would add to that list of 8 priorities that you sent to the panel since those discussions and also with the Council of Ministers?

The Minister for Housing:

They still remain my priorities. I would not add or subtract anything at the moment.

Deputy H.L. Jeune:

What are you doing differently than your predecessor? What have you stopped and what are you going to carry on and what are you going to stop, in that sense?

The Minister for Housing:

I think largely the focus is going to be quite similar to the last set of priorities. I have already said the Residential Tenancy Law was a democratic decision by the Assembly. I would like to see that communication continue so that people understand it. We will probably talk about it in more depth a bit later, but yes, I do not think there is a vast departure from the direction that we were heading in.

Deputy H.L. Jeune:

What would ordinary Islanders notice that is different about housing by 2030 because you were Minister from those priorities?

The Minister for Housing:

I think ordinary Islanders should like to feel that everyone has an opportunity to live in the property that they aspire to. I think people should have access to affordable housing. I think the private sector also needs to be supported because it is not just about social housing. Lots of people still ... a big part of the market is still private landlords. I have said publicly that I would like to reset the relationship with landlords. That may be a slight departure from where things were going before. I think that part of the market is really important to Jersey and one that should be nurtured and maintained.

Deputy H.L. Jeune:

Thank you. The previous Minister set up a Housing Crisis Emergency Taskforce. Are you carrying that on? Is that still happening?

The Minister for Housing:

No, I am not carrying that on.

Deputy H.L. Jeune:

Again, what then is the different format of bringing those senior ... he did that to bring senior leadership together to discuss home ownership, renters' experience, homelessness, for example; how would you be convening that?

The Minister for Housing:

As far as the focus on homelessness goes, I think that is still a really important part of that programme and there is the Homelessness Cluster.

Deputy H.L. Jeune:

Yes, but this Housing Crisis Emergency Taskforce was set up with senior officers leadership team.

The Minister for Housing:

Yes, okay. Perhaps Natasha can just add to what I have already said.

Head of Strategic Housing and Regeneration:

So every Friday we come together. You recognise the Housing officers are spread into different departments, so we have our weekly Ministerial meeting where the Minister and Assistant Minister attend. We cover housing policy, Housing Advice Service, Housing and Nuisance team in particular, and then any other emergency issues as they arise.

Deputy A.F. Curtis:

Is it reasonable to say that, in essence, it is ...

The Minister for Housing:

Business as usual.

Deputy A.F. Curtis:

Business as usual and the previous Minister, you might say, did he change the name and you are reverting to a less titled way of meeting?

The Minister for Housing:

I did not recognise that.

Deputy A.F. Curtis:

It was more about the title of it rather than how you engage with senior leadership, is that right?

The Minister for Housing:

What we do. That is what we do.

Deputy H.L. Jeune:

Thank you. Moving right to the Common Strategic Policy specifically at the moment; there is an area that says it is going to enable housing development. What does this mean and how will its success be measured?

The Minister for Housing:

Enable housing development?

Deputy H.L. Jeune:

Enabling housing development, yes.

The Minister for Housing:

That is about finding the right sites that are going to be the best fit. While town is always quite often overdeveloped or is the first focus for development, I think you will see that some of the sites that have either been agreed or have already commenced are now outside of town, and I think the focus needs to be more across the Island, again building the right accommodation that Islanders want in different sites.

Assistant Minister for Housing:

Can I add something? On the enabling housing, I think part of that is also about looking at issues with planning and regulation, all the areas that we hear that make it very difficult for house builders to develop. They are saying regulation is such that it is no longer viable, they cannot viably build. So I think it is also addressing any particular or understanding any particular issues in the planning and building control laws that are making developers less willing or able to build at the moment.

Deputy A.F. Curtis:

Can I check back in, Minister, on what you said, which was finding sites? If that is an area, who is finding sites and who are they for? Government for Government, or the affordable housing providers like Andium Homes and J.H.T. (Jersey Homes Trust), or the private market?

The Minister for Housing:

It is all of those things, and where we can facilitate that and make sure that properties and the right sites are developed through the Bridging Island Plan we will continue to do that.

Deputy A.F. Curtis:

So Government has a role in supporting the private market to find sites to develop?

The Minister for Housing:

Certainly a focus on Andium and J.D.C. (Jersey Development Company), that that is the primary focus.

Deputy H.L. Jeune:

Yes, and with that finding sites of course, we have already got sites that are not being developed. Why do you think they are not being developed? Some of it might be the planning process, some of it might just be how long it takes to get these things through, and objections from people who rightly live in the area want to have their voices heard.

Deputy A.F. Curtis:

Could I check on that? A key way of delivering new homes would be rezone sites, and to my knowledge there are not any sites that have outstanding refusals for planning permission. So every site that has applied for new homes through the Bridging Island Plan's rezoning has had approval.

The Minister for Housing:

We are probably getting into the ...

Deputy A.F. Curtis:

I guess my question is: have you spoken with industry about the supply of homes? Less about the planning but, if planning is coming up as an issue, who is raising to you planning being an issue in the blocker of homes?

The Minister for Housing:

Again, I think we are getting into planning issues rather than my remit as Minister for Housing, which goes a bit beyond that.

Deputy A.F. Curtis:

I am just trying to ... if we are here to ask what is going to enable more homes and one of the answers we are going to hear from you and your Assistant Minister is planning is an issue, I think our first question back is who is saying planning is an issue to you within your remit as Housing, not to the Minister for Planning and Regulation?

Assistant Minister for Housing:

I think any builder will say planning ...

Deputy A.F. Curtis:

And they have approached yourselves?

Assistant Minister for Housing:

S.o.J.D.C. (States of Jersey Development Company), and I am talking about my conversations with them prior to June, and Andium ... so Andium have 3 sites that they are building out of town. They have got the one at the Sion, they have got one in St. Peter's and there is the third site in St. Peter's which, when I saw it last year ... I cannot remember whether there was still a planning thing underway ...

Deputy A.F. Curtis:

There was an appeal that was dismissed.

Assistant Minister for Housing:

... and that was meaning that that site was held back. I suppose for the likes of Andium, there will always been an issue about how many things you can do at once. Can you really do 3 developments at once? They are doing 2 quite big developments - I am speaking from memory here - and J.D.C. have said that they ... I think that you start every development from the perspective of it will cost a lot of money and you will almost certainly get knocked back, so whatever you go in first time. If private developers are having those same experiences and those same concerns; I personally have not spoken to private developers, but I know they are.

Deputy H.L. Jeune:

I think maybe taking a step back, because of course you have got a load of rezoned sites that have not yet been built on, and you were saying you want to rezone more, so we are trying to get to the point of if you have got rezoned sites that have not been able to, we need to find out why. I think where Deputy Curtis was saying we are not necessarily thinking it could be planning, there could be other issues. I think we heard from Andium potentially it could also be the price of land, and you are actually going back to that, right to the beginning. We want to understand from you, Minister, what

you are going to be discussing with other Ministers and then also your role to ensure that if there are more rezoned sites being put out there in the next 4 years, that there is ability to be able to build them.

The Minister for Housing:

Natasha is itching to contribute.

Head of Strategic Housing and Regeneration:

I hear what you are saying. Planning points have been made over however many years, planning always comes up as an issue that can hold back development. But I would personally say that there is a wider economic issue that is causing constraints for developers bringing sites forward. There are many sites that have now been banked, there are planning consents that have not now got a spade in the ground, and I would say for the private market, in particular, that is just a basic economic principle of the cost price squeeze. The cost of build is going up, the price of housing is ... the value of housing is coming down, so their margins are becoming so tight that they cannot bring those ... make those sites work to bring them forward, and that is something that I am personally hearing, but then I hold a broader relationship with the construction industry on my regeneration side. So that is a live and active issue, and what underpins that is land price. Existing use value in St. Helier is very high. You can knock a site down but it has a value as an office, so it already has a high starting point.

Deputy H.L. Jeune:

I think where we would like to see probably is Ministers acknowledging that as potentially the first thing rather than always going straight to planning and potentially in areas where ...

Assistant Minister for Housing:

I think that is absolutely an issue. The industry are saying that the nature of regulation plus the economy, as it is, the market has flattened off - I think that is clear - and that the cost of ...

[9:45]

I think there is the cost of land but once you have got a piece of land the actual cost of construction and materials are increasing and what they are having to ... all the rules that are having to meet in terms of has it got parking, what size of the rooms, what size of this, make building a viable development where they can sell the property and make money, because let us face it, that is what they want to do. They need to make a profit or they are not going to do it. So I think there is a wider economic issue.

Deputy H.L. Jeune:

Yes, and I think that is where we would like to see the Minister for Housing talk about that wider issue. I suppose that then comes to newer sites that potentially are coming forward. Obviously, one potentially is this within the C.S.P.'s (Common Strategic Policy) Highlands; the move to Highlands to the heart of St. Helier. We do not know where that is, but the heart of St. Helier is not where it is currently. So wondering where, once that is delivered, the site is picked, what role would you be playing in making sure that those housing outcomes are for the areas or the priorities that you identified about home ownership and assisted purchasing?

The Minister for Housing:

In an ideal world, what I would like to see is that Highlands site developed for housing in its totality. Obviously, there are parts of that property which are protected and listed, and they would stay at the heart of that development. Again, in an ideal world, I would like to see all of those properties or a large percentage of those properties through an assisted purchase pathway. That would be my ultimate aspiration. Now, it fixes 2 issues because the traffic around St. Saviour, being my home Parish, takes a huge amount of throughput when there are so many schools in the Parish, particularly the Five Oaks area. If Highlands was moved into town, I think that would alleviate some of that congestion. Younger people are more likely to just get a bus to college and back, rather than take their own transport up to Highlands. So it would help cure the traffic problem. It would help provide a large number of assisted purchase pathway homes and it would enhance the whole area.

Deputy H.L. Jeune:

I think where we are wanting to ask, Minister, is, within this is a lot of housing policy, and we have talked about it just now, you mentioned that in a lot of things we have just talked about is planning or there was an economic element to it, which would be the Minister for Economic Development. So it depends on many other Ministers or areas. Which housing outcomes are you personally accountable for delivering and what outcomes depend on decisions by other Ministers? So within the C.S.P., what would your focus be on the housing outcomes?

The Minister for Housing:

Obviously, there are strong links with the Minister for Planning and Regulation. That would be my primary focus, to work with Senator Boleat to help achieve those outcomes.

Deputy A.F. Curtis:

How is that working relationship at the moment? Can you talk us through your typical methods of engaging with him to ensure your policies are aligned?

The Minister for Housing:

At the moment we are still quite early days, as far as that is concerned. I have had some unofficial meetings with him. I obviously need to get more structured meetings in the diary so that we can have deep conversations.

Deputy H.L. Jeune:

Then it would become regular meetings where you can discuss C.S.P.6, I suppose, and on that it relies on significant investment to be able to deliver C.S.P.6. Are you satisfied that there will be funding to be able to deliver these additional homes, but also in knowing that enabling an environment is what we are talking about more than?

The Minister for Housing:

It is, and of course as we move hopefully from the one-year budgeting period to the 3-year budgeting period, these are the types of conversations that we will be having in the coming months and into next year about exactly how that money is going to be laid and sourced. While there is not anything further in the Budget for this year, some of that C.S.P. is more aspirational, and that will be attached to more solid funding in the coming years.

Deputy H.L. Jeune:

Thank you. Moving specifically on to the Budget for this year, because this is a joint hearing so that we can also look at that. We know that the Budget allocates £561,000 to the Strategic Housing and Regeneration team. What are the activities, projects and staffing that is funded through this allocation? So, how many staff, what are the projects that they are doing, also including priorities, but business as usual within that?

The Minister for Housing:

I think Natasha would be best placed to talk to that.

Head of Strategic Housing and Regeneration:

No problem. So the budget for the Strategic Housing Regeneration team is a staffing budget. We do not hold project-specific budget and have not done for ... well, since the empty homes budget was once in the Budget. In terms of team size, officers allocated to Housing is ... it has half of myself and we have got 2 principal officers and 2 senior assistant officers. We are a policy function so our focus is on housing policy and legislation but we perform the wider functions that were originally aspired to as part of the Strategic Housing Unit on the creation of Andium Homes. So we pick up essentially all the residual functions of Housing that would have been left behind after the Housing Department was created. We have got quite a lot of business as usual that keeps us very busy, working with the Housing Advice Service, working with Andium, acute housing needs and homelessness. We do the quarterly homelessness reporting statistics. Then we have key policy

focus areas where it does take a project format. We will have a policy priority of the Minister that we will then take that forward which we, at this moment in time, have smaller policy lots where we are exploring how the Minister can take certain priority areas on.

Deputy H.L. Jeune:

What is with that then? What would be the capacity, because it is quite interesting to understand, because it is staff-focused, like how many projects can be taken at one time or policy developments can be taken at one time with the team?

Head of Strategic Housing and Regeneration:

We are currently going through a bit of a recalibration process, an outgoing Minister, now the new C.S.P and Budget priorities, we are getting to know the Minister for Housing and Assistant Minister and what their priorities are and refining those into a work programme. Just in summary, we have got a work programme of several lots. We are covering homelessness; housing policy; Andium and the Housing Trust, which is more about their governance; the Housing Advice Service; private rented sector; home ownership; housing market more generally; planning and how we work with planning and consultation inputs; advice to substitute supplementary planning guidance; key workers and workforce housing; and then we have administrative business as usual that covers in between. So we do cover a great deal of ground for a small team.

Deputy H.L. Jeune:

Thank you, and that is good to have that list to ask questions in the future of you. Do you believe that it is sufficient to deliver the priorities, Minister, over the remainder here or ...

The Minister for Housing:

It is a small team and they work incredibly hard, and that is what I have got to work with. So, yes, I am confident.

Deputy H.L. Jeune:

The team allocation has reduced from 2026 to 2027; could you explain the reduction?

The Minister for Housing:

The reduction in budget?

Deputy H.L. Jeune:

Yes, from £632,000 to £561,000, Minister.

The Minister for Housing:

This is a technical question.

Head of Strategic Housing and Regeneration:

You may remember from the States Assembly last year that you approved additional funding to create the Rent Tribunal, so this is just giving effect to that decision essentially. New funding was allocated on the basis that there would also be a funding transfer from the Strategic Housing and Regeneration team to the tribunal service, which essentially relates to one F.T.E. (full-time equivalent); that moved when the law was enacted. We did not want to pre-empt the law becoming enacted in the Budget process so that is now happening as an in-year transfer.

Deputy H.L. Jeune:

Minister, did you seek any additional funding for your team or for specific projects or assisted purchase schemes this year?

The Minister for Housing:

No.

Assistant Minister for Housing:

Just also in fairness to the Minister, there was a very clear steer that growth bids were not ... they were not looking for growth bids unless they were really high-risk matters. So this is not a Budget that had lots and lots of growth bids where we might have seen in the past. I think very few Ministers ... quite a number of Ministers would not have sought growth for that reason.

Deputy H.L. Jeune:

Yes, we heard that there were 43 or something like that, was there not, I think?

Assistant Minister for Housing:

There were some.

Deputy H.L. Jeune:

There were definitely some.

Assistant Minister for Housing:

The ones that were prioritised ...

Deputy H.L. Jeune:

So we are just checking it was not the Minister who asked for that. That is why we are ticking off that box. Okay, I do not think we need to ask that. In the review of the 2026 Budget, the panel

expressed concern that there was limited new housing policy development beyond the R.T.L. (Residential Tenancy Law). How does this 27 demonstrate a stronger programme of housing policy development?

The Minister for Housing:

I am still working up my plans for the whole of the term, and some of these will be answered as we formulate those plans and as we ground out exactly what we are going to achieve and what we are going to do in the next 4 years.

Deputy H.L. Jeune:

Okay, so the next hearing hopefully we can ask you a bit more.

The Minister for Housing:

Yes, we will be able to answer that.

Deputy H.L. Jeune:

Looking across the whole Government Budget, of course we have talked about the Housing Advice Service, there is also obviously the enforcement of other law that you hold but maybe in other departments. Are you satisfied that there are sufficient resources allocated to housing-related priorities?

The Minister for Housing:

At the moment, yes, as far as I can see I am satisfied that the right budget is in place.

Deputy H.L. Jeune:

What do you think the 3 biggest risks are for delivering your housing priorities during this term?

The Minister for Housing:

The 3 biggest risks are ... well, if I just take one at a time. I guess getting the right properties built that the community needs is always going to be a risk, we need to keep a focus on that. Getting the right developers on the right sites obviously.

Deputy H.L. Jeune:

So it is all about building?

The Minister for Housing:

Building and, as far as Andium goes, proper renovation of their existing properties to make sure that they are kept up to standard.

Deputy H.L. Jeune:

Okay, thank you. Purchase schemes, we have talked about that has not been in the Budget, and we did receive your letter but very late last night, so it has been hard to integrate back into our questions.

The Minister for Housing:

It was a bit down to timescales; it was a really tight turnaround.

Deputy H.L. Jeune:

Yes, unfortunately reviewing this Budget this year is very tight. We have got a very short time. When do you think that you will start working on and presenting to the Assembly or to the Scrutiny Panel future assisted purchase schemes?

The Minister for Housing:

This has to still go through the whole process. It will not be until well into next year before we start laying out what the Budget is going to look like for the following 3 years, and it is at that point I will be putting forward a business case and a bid to attach suitable funding to a purchase scheme. Of course opinion is divided on how much value for money purchase schemes are and the amount of people that they actually help. So I am also exploring what are the other options, apart from having a shared equity scheme, and also how well the Andium Homebuy scheme is working and will continue to work. The last First Step scheme was at a 40 per cent shared equity. Is that the right amount? Is that too much? Is that not helping enough people? So there is a lot to consider and a lot to put forward to get the right funding in place.

Deputy H.L. Jeune:

So that analysis is happening now so that you can be in time?

The Minister for Housing:

I am having early discussions on it. Whether other Ministers and the Minister for Treasury and Resources will consider that those pathways are the better ways to get people on the housing ladder remains to be seen.

Deputy H.L. Jeune:

Thank you, Minister. Finally on the Budget, the Budget also proposes a liquid waste charge from 2028 and we have talked already about the enabling infrastructure. It is saying it needs to raise over £10 million a year. As the Minister for Housing, do you see these charges as important to unblocking housing delivery and would you support them going through the Council of Ministers?

The Minister for Housing:

I think we all recognise that that is the biggest obstacle for a lot of developments, is that the sewer network does not keep pace. While it can be deeply unpopular when roads are up for huge amounts of time, it is really important that we get that infrastructure right. Generally speaking, if we need and we do need to find other ways of funding that, and while it might not be universally popular with homeowners themselves, a liquid waste charge might be the way to do it. But again we will see if there are other options that are really viable. But at this moment in time, the focus has to be on getting the infrastructure right so that we can provide more housing.

Deputy A.F. Curtis:

Can I just check, how keen are you to see sustainable funding secured within your 4 years to unlock housing? Because the idea of delivering a sustainable funding solution that would ease the pressure on developments across the Island is not new.

[10:00]

It was one of priorities in the 2009 Strategic Plan, was to deliver a sustainable funding approach which may involve a sewage charge. Given we know it is now rearing its head as an urgent blocker for your priorities, are you keen to get something over the line funding-wise, not just infrastructure, but the funding side behind it?

The Minister for Housing:

Yes, generally speaking we do need to find more better ways of funding what we are all trying to achieve and, it is like I say, they are never universally popular, but if we position it right then I think it is something we need to press forward with.

Assistant Minister for Housing:

Yes, I think everybody recognises that work is needed on our critical infrastructure in terms of the drains so that we can then move on and build housing. But while I think everybody is agreed with that as a principle, nobody wants to increase tax. That is the issue, how do we do that and how do we manage increasing charges when Government has also committed to try to keep government charges as low as possible. So there is a tension between the funding and where the money comes to pay for it and that is always ...

Deputy A.F. Curtis:

You can see a key question, for the 4 years this Scrutiny Panel will be asking Ministers how they are delivering, that will be one of the key questions is how you will balance your desire to deliver

what you think is in the public interest, which in your case may be new homes, with unpopular or, not even sometimes unpopular, but just decisions. That will be something that will be an ongoing discussion.

Deputy A. Maltman:

You have talked a bit about the challenges of the sewer network. Could you just tell me a bit about how you work with the Infrastructure Department on this, because there has been a lot of comment about cart before the horse, so I wondered what kind of relationship you have with Infrastructure and how you plan and you mitigate for those disruptions that Islanders are facing?

The Minister for Housing:

Yes, obviously those decisions would be down to that Minister. So I do not directly get involved in which roads are closed and when, that is not something that I particularly ...

Deputy A. Maltman:

It is more like the strategic thought and planning with regards to big housing developments, how you work together to make sure that things are more seamless in delivery, if you like. If you have a view, do you work together and this is something that you could possibly help each other out with this kind of ...

Head of Strategic Housing and Regeneration:

So, in fairness, this is something that would normally occur as part of the Island Plan review process, which obviously happened in 2021, when we were going through the strategic planning for the sites that now exist. That was a planning role to do that, to co-ordinate that. Unfortunately, the level of information that we received after the Island Plan was approved was not available at the time that the sites were identified when the States Assembly debated which sites were to go in or come out. So there was a mismatch in terms of the availability of infrastructure, but the Infrastructure Department have worked very, very hard to prioritise their investment to keep pace with the sequence of developments as they come forward. That was an existing issue that we have had to respond to over the last 4 or 5 years. Going forward, we have not yet discussed with Ministers how we move that next round of detailed planning co-ordination. I have had some early discussions at the officer level with the Planning team, but as the Island Plan review begins to move forward, those conversations will have to restart.

Deputy H.L. Jeune:

Thank you. Just quickly on key worker housing, do you currently hold the responsibility for key worker accommodation policy?

The Minister for Housing:

No. So, basically I am working with the Minister for Health and Social Services to come up with an appropriate solution, and those discussions are still ongoing.

Deputy H.L. Jeune:

For all different kinds of key worker accommodation, because of course it was to be beyond Health?

The Minister for Housing:

Sorry, yes, I was talking about construction workers. Yes, so key worker accommodation I do have responsibility for.

Head of Strategic Housing and Regeneration:

In a slightly nuanced way, the Government's key worker allocation policy is owned by the States Employment Board, for which the Minister sits on. But then strategic decisions relating to key workers do then come into the team, so we can respond to key requirements through housing policies, but the key worker allocation policy that is by the Government is an S.E.B. (States Employment Board) policy.

Deputy H.L. Jeune:

Now with the decision related to the Minister for Health and Social Services and the construction workers, has there been a discussion further, since there was Written Question 195, and then also questions in the Assembly?

The Minister for Housing:

Yes, indeed. So we had a discussion last week, the week before, and we are still working up the plans. We have had discussions with Andium as well to see what the availability is. Our focus is on making sure that construction workers for the hospital have access to the right accommodation for their needs, while minimising the impact on local people, and particularly those who seek to have access to affordable housing. When you look at the 4 years, it is sort of in a graph which goes over the peak, and at its peak there will be a substantial number of workers who will need accommodation. But that goes over and back down fairly quickly, so you have really got about 18 months during that 4 years where there will be an excessive demand for housing around Jersey. Once we are through that 18-month peak, it tails off quite quickly.

Deputy H.L. Jeune:

I know Andium has really tried to work through their being able to provide people who are on the different bands with accommodation, do you envisage in that 18-month period of a bit of a blip that means it could really push waiting lists bigger?

The Minister for Housing:

Yes, we are hoping that it will have minimal impact. The reality is it is not possible for me to say it will have no impact at all. We will do everything we can to mitigate the effect on the community, but ultimately, of course, this is the biggest project the Island has ever undertaken, and the road network is going to be difficult for a while, access to housing may be difficult for a while. It is going to be, hopefully, for a relatively short period of time in regards to housing, but we are working together to minimise the impact.

Deputy H.L. Jeune:

What would be the safeguards to be put in place? Instead of it being an aspiration, I suppose, what kind of safeguards are you putting in place to ensure there is that minimalist impact?

The Minister for Housing:

Yes, so we have lots of assurances from Andium that some of the homes that are coming on stream do completely chime with that peak that I spoke about. So, I am confident that the project that they have got and the new properties that will be available will mitigate. So, that in itself is good, and those projects are on course to meet that demand.

Deputy H.L. Jeune:

So, the construction workers will be going into the new housing?

The Minister for Housing:

Well, it will be a blended approach. We have not completely got down to what level of detail that is yet, but it will be a blended approach, and we need to maximise every available unit that we have.

Deputy H.L. Jeune:

Okay, thank you.

Deputy T.A. Coles:

Thank you, Minister. Now we are going to move on to a smaller area of your portfolio of the social housing provision. If we can start off, Minister, could you begin by setting out your view of the purpose of social housing in Jersey? In particular, who do you believe social housing should be intended to support, and how do you see its role in the wider Jersey housing system?

The Minister for Housing:

I think access to affordable housing has always been a really important part of how we look after our community. It is pointed primarily at people on lower incomes, or more vulnerable people, and we

have to keep making sure that it is fit for purpose, and that Andium is supplying the homes that people need in the right locations.

Deputy T.A. Coles:

A couple of bits and pieces I want to go back and forward there. Firstly, you mentioned Andium itself, obviously that is the Government-owned social housing provider, but Jersey has other social housing providers. Can you explain how applicants are approved through the Affordable Housing Gateway to make sure they are distributed between the providers?

The Minister for Housing:

Yes. The Gateway go to the next person on the list, and how does that work when they allocate, how is it decided between Andium and the other providers?

Head of Strategic Housing and Regeneration:

So, all the providers draw from the Gateway independently, so they are assessed and prioritised by Government officers in the Housing Advice Service, they go on the list, and by their band they will have some information alongside their application about any specific requirements. As a new property comes available, the provider will have to balance the type of property, the size of property, any special characteristics it has, like it has a wet room, for example. They might not go to one person on the list, they might go to the person who has got the specific requirement that sits beneath them. So, it is a fairly nuanced approach to make sure that there is the best match, but they should be drawing from the highest priority cases; obviously, homelessness or at risk of homelessness comes right at the top of that.

Deputy T.A. Coles:

Yes, because we have got bandings, is it one to 4 still? Yes. So, in band one, obviously, there is the highest need, most vulnerable, and varying requirements from there. You are saying that the list is available to the providers, and the providers select the person, or does the Gateway say that we have an urgent case, a band one, and you send that information out to all the providers, and whoever comes back first gets that tenant?

The Minister for Housing:

Yes, that is the way it works, is it not?

Policy Principal, Strategic Housing and Regeneration:

There is a prioritisation process. So, band one, but if there are unique cases where someone is at imminent risk of homelessness or has a particular need, then there is a prioritisation process for the Minister to say to Andium or one of the trusts that the next-in-line property should be allocated to

that individual. It is in extreme circumstances, very acute, complex needs, but there is that ability. But otherwise, providers should be allocating to whoever is next on the list when a property becomes available that is suitable.

Deputy T.A. Coles:

So, it is about availability of units suitable for people's accommodation, regardless of whether that is Andium, Jersey Homes Trust, Les Vaux, or any of the other providers?

The Minister for Housing:

It is down to their housing needs, the individual's housing needs.

Deputy T.A. Coles:

Going back on that, the purpose of social housing, obviously we have got the other 3 bands. What is your view and opinion on those bands as they are currently set out?

The Minister for Housing:

Obviously, band one is the highest priority with the most need, people at risk of homelessness or people who are in extreme overcrowding situations. That tends to be where most of the focus goes, because obviously those are the people who contact the most, because their need is most pressing. But it is important that we have those other bands as well, so that people can still realise that they have access to affordable housing, but it will take time to filter through.

Deputy T.A. Coles:

But do you think those other 3 bands are fit for purpose? Do they meet what you believe social housing provision is for?

The Minister for Housing:

Yes, because it needs to be banded so that the most urgent need is attended to first, and then other people further down the list will have access at the appropriate time.

Deputy T.A. Coles:

As Minister, do you have visibility of the current stock holdings, waiting lists and the tenancy management performance allocated to each of the social providers?

The Minister for Housing:

I do. I have access to the bands and the numbers; how many people are on. We have a regular catch-up weekly to explain where we are with allocations and where the numbers are on each individual band.

Deputy T.A. Coles:

And that is through all the social housing providers?

The Minister for Housing:

That is through Housing Advice Service, basically.

Deputy T.A. Coles:

But do you know about the stock and availability of all the other social housing providers?

The Minister for Housing:

Not directly, because we just look at the people who need to have access to that, and then obviously Housing Advice Service themselves, individual officers would have a better sight of that.

Deputy T.A. Coles:

Okay. So how does Government assess whether the existing distribution of housing stock across providers meets the Island's needs, and are there any gaps and imbalances that require attention?

The Minister for Housing:

Where some people would say, "Why have we got a list at all, why can people not automatically just get access?", people's needs change. Some people are happy to go out to the private sector and source properties themselves. So it is an ever-changing picture. I do not think that it would be realistic to ever have no one waiting on the list, because these situations are changeable.

[10:15]

Deputy T.A. Coles:

But this is more broad about what stock is available, what kind of housing types are available. Are we talking about the availability of the number of one-bedroom, one-person apartments, one-bedroom, 2-person apartments, 2-bedroom apartments for one child, 2 children? There are so many needs, like you say, when people's situations change; they might have another child, this child might be a different gender to the other, so they want a separate bedroom. It is understanding all of these mechanics so that you know what the housing assumptions are going forward as well, to understand what is there on the Gateway to ensure that people are appropriately housed as their situations arise.

The Minister for Housing:

Obviously, as far as the Andium stock goes, we have sight of what is available. I attend a quarterly meeting as a shareholder and we get feedback on not only their building programme but where their stock is and what that looks like, the numbers involved. I also get a graph of the numbers of one, 2, 3-bedroom properties that are available and the occupancy of each of those.

Deputy T.A. Coles:

But you do not get that for the other social providers?

The Minister for Housing:

What happens with the ...

Head of Strategic Housing and Regeneration:

No, so we have a view on the total stock of all the providers and they communicate with us regularly if they have got new stock coming available and new plans. But most of the allocations made on the Gateway are from natural turnover, so we cannot have foresight of that. It is when people decide to leave the social rented sector. We met with Andium only yesterday to explore some of the characteristics of the properties coming forward and the nature of the demand on the Gateway. As an observation, urgent housing needs are satisfied very quickly at the moment and so the top half of the Gateway is churning quite fast. The bottom half of the Gateway I would say, where there are specialist requirements, but these are very bespoke to the individual. It could be a specific disability need, a specific location for family and schools, and that is a need that is much harder to satisfy, but is very personal to the individual. If there was a pattern ... at the moment what we are hearing from the Housing Advice Service is that there are an increasing number of families with young children with additional needs that translates into a need for outdoor space, ground floor accommodation, et cetera. But we have not yet seen that for long enough to recognise a pattern that we can use to inform future housing supply, but we will, and we do.

Deputy T.A. Coles:

I just want to pick up something you just said as well, Minister. You attend meetings with Andium as a shareholder. Have you now been allocated shareholder representative status?

The Minister for Housing:

No, I am not a shareholder.

Deputy T.A. Coles:

Just as a policy, because that is one of the questions that goes around quite a lot is why the Minister for Housing is not the shareholder representative as it more directly applies ...

The Minister for Housing:

Yes, it is the Minister for Treasury and Resources.

Deputy T.A. Coles:

So it is still the Minister for Treasury and Resources?

The Minister for Housing:

Yes. I meant a shareholder meeting.

Assistant Minister for Housing:

Both Ministers go to those meetings.

Deputy T.A. Coles:

Yes. Given the current demand for affordable housing, do you believe that Andium Homes' resources are better used to provide a financial return to Government or should the money be reinvested in the building of new homes and keeping rents affordable? So this is about the annual return to Government of about £28 million.

The Minister for Housing:

Obviously Andium have their own building programme and their own funding mechanisms from that allocation, and they are putting it to good use, and they have got a plan to repay that. I cannot remember what year it was.

Head of Strategic Housing and Regeneration:

In 2040.

The Minister for Housing:

That is it, 2040. They have got a graph that shows how that original allocation will be paid back by 2040.

Deputy T.A. Coles:

So we are seeing a lot of Andium selling off stock as well of existing. Is that going to keep them well established to provide the stock for access to the Gateway? How are you seeing that information and helping inform that decision?

The Minister for Housing:

It is really important that they are not just a social housing provider for rental purposes, but they also allow people to make their own purchase. It is a dual function. I think it works really well. I think

what they are doing is, if we take Grasett Park as an example, that was one of the first main housing developments after World War II, but it is still a blend now of both bought and rented and it works really well. I attended some of their meetings when they had an issue before Christmas and they all worked together. Within those properties, there are some that are made for adaptations for people with disabilities, and the whole community supports itself. So I think that is a good example of where they are not just a rental provider, but they are facilitating purchase schemes as well.

Assistant Minister for Housing:

I think I am right in saying - somebody correct me if I am wrong - I think Andium are not necessarily thinking: "We have got surplus stock, we will just sell it off." I think they are building apartments that are always designed for sale. I think the development, one of the housing developments, one of them will be for rental, one of them will be for sale, and those are the family homes with 2, 3, 4 bedrooms. So they are building with an intention of selling, they are not just going: "Well, we do not want these anymore."

Deputy T.A. Coles:

But we are also seeing a transition where they have had developments where it was originally allocated for that 45/55 split, but then they decide to sell on the 55 or 45 that was for social rent; so the development and then the change and movement through.

Assistant Minister for Housing:

Yes.

Deputy H.L. Jeune:

Can I just get back to that question that Deputy Coles mentioned about Andium's return to Government. I am not sure if you, Minister, answered that question. Different Ministers have expressed views about where they see that return, and I know Andium has expressed views on that return as well. Do you see that is an important return for Government or do you see it as something to discuss into the future about being able to reinvest in building new homes, refurbishment, to help Andium's financial model?

The Minister for Housing:

Yes. I think if there is a better way of utilising it and sinking it back in that is going to provide more opportunities for people, then we should look at that as well. I am sure it is an important return to Government, but the graphs that I have seen show a repayment model while they are still having their development programme.

Deputy H.L. Jeune:

I know, but it is not repayment models of the loan, we are talking about it is income to the Government.

Head of Strategic Housing and Regeneration:

A very important component of the return is that it offsets the cost of income support, so you could not fully abolish the return without it then becoming a cost to Government.

Assistant Minister for Housing:

Yes. If Andium did not give us that money, we would be short £29 million; I cannot remember what the number is.

Deputy H.L. Jeune:

We are just wondering the Minister's view of that, because obviously we know that there are different views on that and we wanted to understand the Minister's view on that. So you are going to be talking with Andium about that?

The Minister for Housing:

Yes, because I have not taken time to consider it at this moment, but ...

Deputy A.F. Curtis:

I know Deputy Coles might touch on this further, but he mentioned about the selling off of property and a system. You mentioned the new developments, it should probably be noted, and I presume, Minister, you agree Grasett Park is an example of selling off existing developments, and in my Parish it is Les Rosiers that has seen sale of existing property. To avoid lowering the supply of social housing, if you are to sell off property you need to build new housing. Do you see a point where Andium ever stops or slows down building and, if so, do you see hand-in-hand the need to stop selling off property?

The Minister for Housing:

There will always be a need for housing, although if you look at the census figures, I guess the population has not grown quite as fast as expectations. So there will come a point where we will have to sit back and say: "Do we have enough properties for the Island's need?" I have spoken about building properties with adaptations, but if we have got properties that are unoccupied and are not being rented out or not being purchased, then at some point we will have to slow down on the building of them.

Deputy A.F. Curtis:

I will pick up later on housing assumptions, it was more about the model that Andium has, whether, if they sell off stuff, it infers, to keep a static supply, they have to keep building.

The Minister for Housing:

Yes, I see what you are saying.

Assistant Minister for Housing:

I think when Andium sells, it is not like - again tell me if I am wrong - it was in the bad old days of the 1980s where people were given right to buy and people were allowed to buy and the councils did not get any money to build new stock. When Andium sells, it can use the money it receives to build new stock. There will always be a tension between, if you are suggesting we do not want them selling because we want social housing, so we want social housing - we absolutely have to have that - but we also want affordable homes for people to buy. If Andium is not selling, who is building the affordable homes for people to buy? If we need more, then that means working with the private sector to get more.

Deputy T.A. Coles:

Or is there an argument that the Government of Jersey has its own property developer that could be doing that allocation in itself?

Assistant Minister for Housing:

We have got Andium and S.o.J.D.C., they are building homes. The Government does not itself build homes; it does it through those. S.o.J.D.C. builds homes to sell, and they do lots of shared ownership and private equity and lots of schemes to enable people to get on the market. But are we saying do we want Government only to build homes to rent or only to build homes to sell, and I think the balance ...

Deputy T.A. Coles:

Where Government owns 2 developers effectively, as it seems at the moment, we have got Andium developing to sell and we have got S.o.J.D.C. developing to sell; we have got 2 units of ... 2 people with boards, 2 people who are in competition with each other, but essentially owned by the same person.

Assistant Minister for Housing:

S.o.J.D.C. does other things than just homes, of course; it does the commercial and the office space as well. So hopefully they will be working on the Fort, they will be working on I.F.C. (International Finance Centre) 2, so they do other things, and it is about regenerating land that belongs to Government with J.D.C.

Deputy H.L. Jeune:

You could argue Andium started doing that with the community spaces it has underneath its properties and in the public realm and the shop fronts. Because, though they are not the International Finance Centre, it still is people's businesses that will be based in those accommodations.

Deputy T.A. Coles:

Anyway we will go back to our questions. How do you assess Andium Homes' performance against its social housing objectives and its key performance indicators?

The Minister for Housing:

How do I assess them?

Deputy T.A. Coles:

How are you finding that; are you looking at the information that has been provided? Are you thinking it is all good, are they going the right way, would you like to see things change, do you think?

The Minister for Housing:

I think broadly it is working well. The reports that I get show that they have got a good programme in place. So, yes, there is nothing there that particularly gives me any concern at this moment in time.

Deputy T.A. Coles:

Okay. So looking beyond the day-to-day performance, what is your long-term vision for Andium Homes and how do you see its role evolving within Jersey's housing system?

The Minister for Housing:

I think it will continue to be the first social housing provider on the Island. The board is functioning well. It is delivering what the public of Jersey expects. Yes, I think it is working all right.

Deputy T.A. Coles:

So there have been suggestions of introducing these H.M.O.s (homes of multiple occupancy), purpose-designed accommodation with shared communal kitchens and living spaces, as opposed to traditional housing, for the younger Islanders. Do you see a role for Andium Homes in developing such projects and are you willing to explore this with stakeholders?

The Minister for Housing:

Yes, pocket living I think is the term. I know that they have an interest in considering would that be right for Jersey. If you build the right homes that people want, they will live in them or they will buy them. If you go to any town or city, mainly cities, you will see that there is this type of pocket living shared accommodation. It is what type of sharing is acceptable or what people want that is the important thing. If you have your own front door and behind that front door you have cooking facilities, washing facilities, and then a lounge type room, or how much of that is shared? So is it communal spaces which is outside? Is it cooking facilities which is outside? Is it more halls of residence-type of accommodation? We have got to look across the piece and see what works in other places, but most importantly how people want to live in Jersey. I know that for some people who perhaps work in even better paid jobs in the finance industry, they would be happy to come to Jersey and live in an accommodation like that where it would meet their needs and they just want somewhere which is clean and safe. The good thing about that shared accommodation is people do not feel lonely and isolated; it builds a community because ...

Deputy H.L. Jeune:

And it is more affordable.

Assistant Minister for Housing:

I know we see from other places examples of multi-occupancy accommodation, which is absolutely awful, and it has this notion that there is something horribly seedy about it. That is the model for student accommodation in the U.K. (United Kingdom) until very recently, when we had investors coming in and building purpose-built student accommodation, which I think is people having a better living space than I had in halls of residence, shall we say, more of their own space, but lots of communal space. But shared flats is how most universities get by, because if they did not have those shared flats where everybody has their own room and shared facilities, and it works really well, and, as long as it is adequately controlled, there is nothing wrong with that.

[10:30]

Deputy A.F. Curtis:

Can I ask, back to ways of working and how one gets to effective delivery, I think this question is pertinent because the Minister for Planning and Regulation has mentioned smaller property and co-living within his originally targeted, now more broadly published, review of the Residential Space Standards. Minister, I am sure you will know, and you will be glad to know, you are the number one consultee, when they are listed by name, you are Minister for Housing at number one. How is that going to work? How are you, and using your officers, providing official, robust, and independent

comment on that? Were you involved in pre-conversations prior to the publication of the space standard consultation?

The Minister for Housing:

So, yes, I did speak to the Senator on that matter briefly, and I have responded to the consultation, and, yes, I have done both those things.

Deputy A.F. Curtis:

So that is a Ministerial response to the consultation, and through what lens do you look at what you want to feed in? Because a Minister will look at it through one lens, the Minister for the Environment, Agriculture and Fisheries will look at it through another lens, and Economic Development and you will look at it through a different lens. Through what lens did you approach that consultation?

The Minister for Housing:

I looked at it through the lens of what would people want, types of property, what would people want to live in, and how would that work. In reality, where would the boundaries be and what would be the benefits for people who are living in that type of property?

Deputy H.L. Jeune:

Do you have that evidence and data to be able to feed into the consultation, rather than it being more of a thought piece, but showing the evidence of what are the products that people are wanting? When we are talking about it, of course, we are talking more about potentially the younger generation to be able to stay in Jersey, or to come back after, or as you have mentioned.

The Minister for Housing:

So I completed it as Minister for Housing.

Deputy H.L. Jeune:

What data did you put in? What information have you put in evidence from the Minister for Housing to understand, because you talked about what Islanders want, how do you know what Islanders want?

The Minister for Housing:

I completed it from my own experience. I did not have any data sources, I completed it from the point of view of what would work for Jersey. I have had some higher level discussions with different people who think that there is merit in looking at the opportunities here.

Deputy T.A. Coles:

Did you include your opinion on what people want, as in that should be what is considered, not necessarily what do developers want to build but what do people want to buy and live in? Because I think that is one thing within that kind of review, if they decide that we can build smaller properties but nobody wants to live in and buy them, what is the point in building them?

The Minister for Housing:

Yes, exactly. It has got to be measured against who would want to live in a property like that.

Deputy A. Maltman:

On that, have you taken any consideration to data outside? The Assistant Minister has mentioned the U.K. as a base. Have you thought about how that U.K. model could fit into a very different demographic society in a very unique Island? Have you thought about how that would marry over here?

The Minister for Housing:

Yes, there are lots of similarities and there are lots of differences, but the bottom line is people want access to an affordable place to live. That is one of the ways of providing it. It is how that maps out is what is up for discussion.

Assistant Minister for Housing:

I am not necessarily saying we should do what the U.K. does, because we cannot; the U.K. is not a good comparator. I am just trying to get to there are lots of models and I think we need to be careful of saying, and I am not suggesting you were saying that, Deputy Coles, that multiple occupancy residences are by their very nature bad. They are not; they offer a lot.

Deputy H.L. Jeune:

And they are highly regulated in the U.K.

Assistant Minister for Housing:

They are very regulated. There are cases where it does go criminally wrong, the horrible things with people behaving very badly. But they have a place and they work well and we should not just assume it is inherently bad, because they have all these models of things to offer.

Deputy T.A. Coles:

I just wanted to clarify; I did not insinuate at all that they were horrible.

Assistant Minister for Housing:

No, as I said, you did not do that.

Deputy T.A. Coles:

I think the point of homes of multiple occupancy, if designed right from the beginning - obviously, we do not have them allowed in this - it could be very good for workers accommodation and all sorts of things.

Assistant Minister for Housing:

They could be adapted. For example, if you live in ... again I am going back to my student days, a lot of the student accommodation, that somebody who may have a 2-bedroom flat with a big lounge and a big kitchen, so they let out 3 spaces and the kitchen; there is probably no space, and there are 3 people living there. But those were nice big rooms in those kind of tenement flats, which again sound awful; they were not. So it could be an existing house with 3 bedrooms.

Deputy T.A. Coles:

But it just has to be done.

Assistant Minister for Housing:

Could easily be let out to 3 individuals if there is sufficient bathroom, kitchen, living space.

Deputy T.A. Coles:

Moving back to the question, the plan. The Affordable Housing Gateway review, in light of the Policy Centre's findings on rising housing affordability pressures, what immediate action are you taking to prevent low income households from being priced out of the private rental sector?

The Minister for Housing:

Priced out of the private rental sector. Sorry, could you repeat the question?

Deputy T.A. Coles:

There was a Policy Centre report, one of its findings was the rising housing affordability pressures. Do you plan, as Minister for Housing, to take any action to help tackle the rising private housing market prices?

The Minister for Housing:

I have not read that report in any detail, to be honest, so it would be quite hard for me to comment on it.

Assistant Minister for Housing:

I think the evidence as well is that private rents are not rising. There may have been spaces, but I think the evidence says private rents are not rocketing up. The increases are relatively low level.

Deputy T.A. Coles:

So what progress is being made in implementing recommendations from the social housing rent review?

The Minister for Housing:

Right, okay. Could we touch on that?

Head of Strategic Housing and Regeneration:

Sure, we can. Our work relates in part to what you were just asking about there, because it considers the dynamics of rental stress and how they are not linear. But there are a series of smaller actions that were set out in that policy that are continuing to be implemented. One of those areas that the Minister is considering is Andium's rent-setting policy, which he has been having some conversations with them about. I will pass you back over to the Minister to talk about that. But that is something that we are actively talking about.

The Minister for Housing:

Yes, so rent convergence we are talking about. Obviously there are people who are on historic rents, which will be less than the 80 per cent. That was when Andium came into being in 2014. One of the unforeseen outcomes of that, of course, is that people do not move or do not downsize, because about a third of Andium tenants are on historic lower rents and are not keen to move to downsize. Because, if they do, it will mean they will pay 80 per cent of market value and they could currently be paying quite a lot less than that; so there is a disincentive to downsize. Consequently, some people are living in under-occupancy and there are other families who would obviously need that property. It is how do we do that in as fair a way as possible? If you spin it back to 2014, when it came in, the initial thought was to have a big bang and everyone was going to go up to 80 per cent. It was originally set at 80 per cent. At the last minute, that was pulled politically and a slow system was brought in where it was only new and varied tenancies that would be affected by the 90 per cent, which was then reduced to 80 per cent. We are still in that situation now. So it is only new and varied tenancies that pay 80 per cent. There are still a number of people who are paying less than that. There is never a good time to do these things, but I guess there is a particularly bad time, which is right now when we are trying to do everything we can to address the cost of living. But the longer-term objective has to be to have a fair and level playing field, because you have got a situation at the moment where 2 people might be living in identical properties, one is paying 80 per cent because they have only been in the property for 5 years, and one is paying a lot less than that because they have been around for a lot longer.

Deputy T.A. Coles:

There is also a band of people for when the policy was set at 90 per cent of market value who are paying above the 80 per cent. Do you have any understanding of how many of those, because their rent was frozen until they came down to the 80 per cent market?

The Minister for Housing:

I think that must have caught up by now.

Head of Strategic Housing and Regeneration:

Yes. If there is anybody, it is extremely small numbers. When the F.P.P. (Fiscal Policy Panel) did their housing market review there was a report on that, and it was just a marginal number of people.

The Minister for Housing:

Just to finish on that, when we do eventually implement it, I think what we need to do is offer incentives for people to then ...

Deputy H.L. Jeune:

What is the timeline for that? When are we talking of implementing that?

The Minister for Housing:

It is going to be within this political term, but even that would be a slow increase on those people that are below. So it would be over a 3, 4 or 5-year term where we would say: "Over the next number of years your rent will increase by this percentage until you get to the level that everyone else is at."

Deputy T.A. Coles:

Is that going to be one of your main strategies as well to help in right-sizing people within the social housing sector?

The Minister for Housing:

It is a dual thing. Firstly, it is more equitable that everyone pays the correct amount of rent. Secondly, it would release properties so that we would have better use of the housing stock that is around the Island.

Deputy T.A. Coles:

The former Minister for Housing stated in April that substantive data on the number and location of first-time buyer properties had already been compiled but that was not yet sufficiently validated for

publication. What specific work remains outstanding, and what percentage of properties have you already verified, and when can Islanders expect a complete public register to be published?

Head of Strategic Housing and Regeneration:

The work has been substantively done but, as you said, we cover a broad area, so we have been focusing on the Minister's immediate priorities. We try to pick it up and add bits in as they come. It is nearly ready for publication, but I would say it is just about fitting that in and making sure that we are really happy with it before it goes out, because we do not want to miss anything that could lead to legal complications down the line. Once we put that information out there in the public, naturally they will start to rely on it. When what should be happening is through property sale processes, very carefully checking the conveyancing over time, a number of properties and developments have had their terms either varied or they have just evolved with time, so it just needs to be very carefully reported.

Deputy T.A. Coles:

I think this is going to be my final question, maybe a couple of supplementaries will come after it. We have been talking about investigating right-sizing initiatives, as well as interventions around the housing market, things like the First Step programme, assisted purchasing. How is your assessment of this going, and what do you feel is going to be the right step going forward?

The Minister for Housing:

I think we will need to offer more assisted purchase schemes, personally, because there are lots of people that that is the only way they are ever going to get on to the housing ladder. We need to continue to look at finding ways for people to right-size and making it easier for them to do so. We have spoken about that rent convergence; that is part of it, it is not the whole story. A lot of people who are on that reduced rent, they are living in older and older properties as well, so at some stage they are probably going to want to move.

Deputy T.A. Coles:

So Government had the First Step scheme, and that is them shouldering some of this assisted purchase system. Andium was also doing that with the Homebuy and the Assisted Purchase. I believe S.o.J.D.C. are offering some in regards to Westward, I believe the development is called on South Hill. But do you anticipate Government taking more of the burden of the assisted purchasing?

The Minister for Housing:

It will be down to finding suitable funding, because, if you look at value for money, it does not always make sense. But what makes sense is about well-being in the community and offering people attractive options for living here. So, if you look at it from a hard monetary point of view - I am sure

my Assistant Minister would have a slightly different view to mine - the money does not stack up because it is a large amount of money to help a relatively small number of people; over £10 million helped about 36 families, and it was oversubscribed, so massively oversubscribed. So that shows that the demand and the appetite is there, it is just how much can we be seen to be putting in quite chunky amounts of money and helping a relatively small number of people.

Deputy A.F. Curtis:

Can I check how interested you are in the public's view on this in consultation, because frankly, to Deputy Coles's point and to the model you have described, where the Government puts in money, the Government's money, as people say, is the people's money. In a world with an Island with a tax model that is largely based on personally collected tax, whether income, G.S.T. (goods and services tax), stamp duty, for every penny you put into a scheme helping 60 people has been paid for by tax revenue of some form. Do you think it is appropriate to consult the Island as to whether they want to see their tax money used on affordable purchase schemes if the Government is to fund it?

The Minister for Housing:

Yes, it could be, but if you ask most people: "Would you like to see more assisted purchase pathways to help young Islanders mainly get properties?" I think most people would say yes. If you ask: "How would you want that to be funded by a Government, which is after all your taxpayer money?" people might have a slightly different view.

[10:45]

Deputy A.F. Curtis:

Given that is a fundamentally different view, do you think it is important to ask? Because for you, Minister, you will be making a decision where there are disconnects and trade-offs. Do you want the honest picture that maybe the public say: "We love the idea of the scheme, but at the cost of my tax where I have my mortgage which is unsubsidised, I think others should play in an open market and I want the market to correct." To what extent is consultation on these hard truths necessary in your portfolio?

The Minister for Housing:

Maybe that is one way of bolstering up the opinion one way or the other, which would strengthen the argument around the Council of Ministers' table. If it was overwhelmingly supportive, then that would be a strong argument for continuing it. But are there other ways of achieving the same end, and is the 40 per cent the right amount of equity? Is there another way of doing it so you could spread that money further?

Deputy T.A. Coles:

The question is, does Andium have the shoulders to bear that shared equity, because this sounds like the other alternative. If Government is not stumping up the extra money for the First Step scheme, are you going to ask other people like Andium, like S.o.J.D.C., to then hold that equity back in the property? Are you aware if their margins work? Can Andium continue to deliver its regeneration programme on its properties, plus its delivery of new homes, plus new social and current social housing, as well as then shouldering that extra shared equity burden?

The Minister for Housing:

Which they are currently doing, and of course with the shared equity scheme the money does come back, it does not disappear, and it comes back with interest. But it is a long-term investment. When I say "interest", the percentage of the property which is increased comes back to the Government.

Deputy A.F. Curtis:

But only on schemes in which the return is on the first sale. Is it worth just clarifying that, for all the rezoned housing sites, the 30 per cent secured is in perpetuity as either a hypothec or charge on the contract?

Head of Strategic Housing and Regeneration:

Yes, but that should not land on the developer's shoulders; that should land on the landowner's shoulders. It should affect the land price, not the development.

Assistant Minister for Housing:

There is a very nuanced framework, and I read this only recently. If you said to the public: "Do you want more affordable homes for your children, your families coming up", they will certainly say yes. If the next question is: "Are you happy for the value of your home to deteriorate as a result of that?" they will say no. We want our house to continue increasing but we want low prices down here. We do not want to build in green fields and we do not want tall buildings. So there are so many nuances and variables to the position, and I have not shared with the Minister yet, but I would not tell ...

Deputy H.L. Jeune:

We do need to move on.

Deputy A.F. Curtis:

We will move on. You mentioned earlier, Minister, homelessness and housing for vulnerable Islanders. Turning to work that was ongoing, the former Minister for Housing previously advised that data on insecure housing would be collected and published quarterly. So, from that, what evidence is there that this is leading to improved outcomes?

The Minister for Housing:

The last homeless quarterly report showed that there was 287 Islanders who were reported as homeless, which unfortunately was a slight increase. But it also delves into what the main issues are and what the demographic is. So 69 per cent men, 29 per cent women, 2 per cent did not express their gender. 46 to 56-year-olds was predominantly men, but it was a younger demographic that was women, which was mainly up to 25. Of course, the causes of homelessness as well, which is really important to understand, with men it was predominantly substance use and mental health, with women it was predominantly domestic abuse. So we have got a good understanding of the reasons why people become homeless and the actions that we can take to support them in those situations.

Deputy A.F. Curtis:

The data is starting to fill in, we are starting to see trends - as you say, slight upward trend - we are seeing demographic positions on different things. How is that data now leading to your final point, the actions required to improve the situation?

The Minister for Housing:

We work with the Homelessness Cluster, who works across the charitable sector and government organisations, to inform that debate and come up with appropriate solutions. Because these are the people who work at the coalface and know where the problems are and how to resolve them. So that Cluster is obviously ongoing and of course the Housing Advice Service will remain to be the main point of contact for those people to help them out.

Deputy A.F. Curtis:

Given the Cluster and bringing stuff to Government, I presume, have you had a chance to then engage with the Cluster? Have you met?

The Minister for Housing:

Not yet. It is on my agenda and I have said that I will ...

Deputy A.F. Curtis:

Is that planned for within 2026?

The Minister for Housing:

That will be at their next meeting.

Deputy A.F. Curtis:

Are you then keen to be bringing solutions or are you an enabler to other departments within Government for bringing solutions?

The Minister for Housing:

Yes, I think it is both of those things; I will do both of those things.

Deputy A.F. Curtis:

Back to the fact that you are currently, in your staffing levels, policy staffing, do you feel you are adequately equipped to bring solutions?

The Minister for Housing:

A lot of it is working with the providers themselves and working with support networks and charities who tell us what they need and, if we can facilitate that, we possibly will.

Deputy H.L. Jeune:

Though I think the homelessness strategy is aiming to reduce the amount of people that are homeless, of course working with the homelessness sector, but they are the sticky plaster, I suppose, to the issues. Looking at those issues of concern, do you feed into other Ministers' areas to ensure that there is that cross-Ministerial work, working on ensuring that there is not that increase that you have just talked about?

The Minister for Housing:

Exactly, of course, the Minister for Social Security is one of those Ministers.

Policy Principal, Strategic Housing and Regeneration:

Minister, may I come in here, because I do chair the Cluster on behalf of the organisations. One of the things we have been, with the new Ministerial term, is to kick off a piece of work to understand where we have delivered the strategy, but also where the group feels that action should be focused, using the data that has been published of where, over the course of this Ministerial term, the Cluster feels there will be value in focusing its efforts. Obviously, a lot of that will be fed then up to Ministers in other areas to then support different areas of policy development. So that is underway at the moment. I think the Minister is coming to the next meeting in a couple of weeks' time. That is on the agenda to consider our work priorities for the coming years.

Deputy A.F. Curtis:

Back to effective delivery by the Council of Ministers, we are very interested in how the Ministers operate effectively to achieve results. How, in real terms, as ultimately your Government matures, will you work with other Ministers to deliver? I am talking on the ground, is it quarterly meetings,

what would prompt interaction, how will you mark success, how will you take actions from each other and co-ordinate?

The Minister for Housing:

Where changes need to be made to support different groups of people, that would come as a paper to Council of Ministers where we would discuss what the issues are and what can be changed. So it could either be done through a smaller Ministerial group or, if it was a bigger piece of work, through Council.

Deputy A.F. Curtis:

Do you see the need for a standing Ministerial group, or at least a key identification of responsibilities around homelessness and housing for vulnerable Islanders, so that when these come up there is clarity from day one as to how you operate together?

The Minister for Housing:

I think we have already got good feed-in through the Homelessness Cluster and other Ministers in the past have attended those Cluster meetings. So we can do it that way as well.

Deputy A.F. Curtis:

Looking at the problems, looking at the data, where do you see from your 4 months in office the most pressing issues? You have looked at the demographics, you have looked at the challenges and slight increase, what is the most pressing issues you are seeing relating to ultimately housing vulnerable Islanders?

The Minister for Housing:

A lot of it is understanding what the problems are and how to resolve them. A lot of it is people with personal problems, with, like I said, substance abuse. So it is wrapping those services around people and making sure that, when they are ready to move, they are in sheltered accommodation, as soon as they are ready to move out of that into a step-up situation, that they have the ability to do that.

Deputy A.F. Curtis:

Data has shown from some of the reports that ultimately housing affordability is often a key driver of types of homelessness and the Common Strategic Policy references housing affordability in point 6 but it does not reference homelessness. Was there a debate as to whether the 2 should be linked more directly?

The Minister for Housing:

There was not a debate at the time specifically about that.

Deputy A.F. Curtis:

About the implications that housing affordability have on homelessness?

The Minister for Housing:

No.

Deputy H.L. Jeune:

Thank you. To Deputy Maltman, thank you.

Deputy A. Maltman:

Thanks, Chair. We are going to switch now to talk a little bit more about the Residential Tenancy Law, so we will get going on that. So the Environment, Housing and Infrastructure Panel's review made 18 recommendations covering post-implementation review, guidance, communication, monitoring arrangements, data collection, tribunal operation, and the balance between tenant protection and maintaining a functional rental market. In that document, which was presented to the States on 9th September, which recommendations have now been implemented, which remain outstanding, and which do you choose not to adopt in that review?

The Minister for Housing:

The main one that we are focusing on is providing better, clearer guidance to the changes to the Residential Tenancy Law so that the changes are better understood by everybody. Then, off the back of that, we are going to improve clearer guidance for the Residential Tenancy Law as a whole. So focusing on the changes first, and then going out to the wider legislation itself so that it is better and more easily understood. That was one of the main things.

Deputy H.L. Jeune:

Have you had any feedback from that guidance? In fact, I have used it already. But have you had any feedback for how it is going and how it has been?

The Minister for Housing:

I have not. Natasha?

Head of Strategic Housing and Regeneration:

We have from the Landlords Association.

The Minister for Housing:

I met with the Jersey Landlords Association and they were very complimentary about the guidance and how it was working and how they could make their members better understand what the changes are. Because quite often when people see the legislation as a barrier, they do not fully understand how it works in real terms. So, yes, it has been useful.

Deputy A. Maltman:

Just continuing on that, the panel emphasised the importance of a robust post-implementation review. What arrangements are in place to evaluate the impact of the Residential Tenancy Law on tenants and landlords?

The Minister for Housing:

Natasha will be able to explain.

Head of Strategic Housing and Regeneration:

Yes, we are very actively monitoring it as we are still in the early days of the transition. One of the key actions that the team has undertaken is an internal consultation with delivery partners, so the Housing Advice Service, the Housing and Nuisance Team and Regulation, and Citizens Advice, for example, to understand if there is any patterns of communication, if they are suffering any particular uptick in inquiries that they are concerned about. While that has not yet been completed, I did have a very brief conversation with a member of my team yesterday, and it is early days, but that there is nothing substantive. There has been some uptick, equally matched by that seen by our team, so we have a communication line for any landlords and we have had a lot of engagement from managing agents in particular who just want to know that they are complying with the law and might have a slightly unusual case that we have been providing bespoke advice on. But, so far, I would say nothing substantive to report, and we will be providing the Minister with a summary of our internal review.

The Minister for Housing:

The important thing to remember of course is it is only new and varied tenancies after 15th April that the changes will apply to. So it is always going to be a slow lead-in time.

Deputy A. Maltman:

Thank you. A recurring theme of the panel's review was achieving the right balance between tenant protection and maintaining a healthy rental market. Based on the evidence available so far, do you believe that balance has been achieved?

The Minister for Housing:

Yes. We do not have any evidence of people wanting to leave the market because of what they perceive to be an issue. I think the net effect ... was there 2 properties that were no longer? It was a tiny, tiny amount, which probably those landlords would have withdrawn from the market anyway. So, at this early stage, there is nothing to give us any undue concern.

Deputy T.A. Coles:

Do you have any estimation of when you might see problems start to emerge? Because obviously we had the lead-in time, people would have been in existing tenancies, do you have any feeling within yourself what might be the main point that will trigger the things to analyse in your review, where you will start seeing whether or not this is success or failure in a sense? Because, obviously, if you do not ever hear anything then you might say that is success, but there will be things that will come through that you will go: "Maybe that is not then quite working right."

[11:00]

The Minister for Housing:

I think we are talking years rather than months, because most tenancies are going to be of a period of time. Yes, it is not going to unfold even probably in this political term. Towards the end of this political term, if there are any impacts, is when you will see them.

Deputy A. Maltman:

I think we have touched on the issue of communications, Natasha, thank you. You have outlined how that has been working. Have there been any changes that you have made to capture that communication in terms of systems? You are quite happy that ...

Head of Strategic Housing and Regeneration:

The Residential Tenancy Law?

Deputy A. Maltman:

Yes, back to that panel review; apologies. Talking about the review and the feedback process for organisations.

Head of Strategic Housing and Regeneration:

Okay. The team are actively working on some modifications to the guidance that is online; obviously that was pre-emptive. Now that we are seeing inquiries coming through, we are tweaking the guidance so it is more clear. We do not receive those inquiries anymore because the information will be set out in a way that people are commanding it. We were very pleased to hear from the J.L.A. (Jersey Landlord Association) that they are finding the guidance useful. I think we would be due

some update comms through social media, et cetera, to remind people that they are always enforced, remind people where to find the guidance, remind people who they can contact if they have any queries or concerns. But, other than that, I do not think there is anything on that.

Deputy A. Maltman:

Okay, thank you. Moving on to Rent Tribunal, which was constituted in March 2026 and became operational when the amended Tenancy Law came into force in April 2026, what has been the tribunal's caseload and performance to date? Does it have sufficient resources to operate effectively, do you think?

The Minister for Housing:

All 11 tribunal members have now been appointed. They have not had to deal with any inquiries as such. Sorry, they have not had to sit as a tribunal. They have had 2 inquiries that were not tribunal matters. As of today or whenever this was, a couple of days ago, the tribunal itself has not needed to sit. But it is adequately sourced and funded.

Deputy A. Maltman:

Okay, thank you.

The Minister for Housing:

Again, slow burner.

Deputy A. Maltman:

Thank you. On that, you have touched on their role, what type of cases is it considering? I think you have said that that is ...

The Minister for Housing:

It has not considered anything yet.

Deputy A. Maltman:

Yes, okay. In your assessments then of its effectiveness and accessibility for tenants and landlords, do you feel happy with that? What kind of particular training has there been given to the panel?

The Minister for Housing:

Yes, all of the tribunal members have received training to be able to conduct their business. But at the moment, like I say, nothing has come through, so we are probably a little bit early to be able to get into the depths of that. But I will continue to monitor and make sure that whenever they do need

to sit, and part of this, of course, is still good communication piece to let people know that the tribunal is there if they have a complaint about the amount that their rent has increased by.

Deputy A. Maltman:

Thank you. Moving on to a bit more about the reform, last year's officers said the regulation-making powers for investigation and enforcement was deferred and would be a matter for the 2027 Budget. Regulation has now moved to the new planning regulation head, £4.4 million, with 109 F.T.E.s. With no visible growth for this, is there funding in 2027 for the regulation team to take on enforcement powers under the R.T.L. and, if not, when will these powers be brought in?

Head of Strategic Housing and Regeneration:

Introducing these additional powers has not been a priority that has been identified. As I am sure you are aware, there is the departmental transition of the Regulation Directorate to the Cabinet Office; that is not yet fully settled. But one thing is that it would bring the Housing and Nuisance team closer to the Strategic Housing and Regeneration team. There will be improved opportunity to share work programmes and think ahead. But at the moment it is not scheduled for development. Of course it would have to come with additional law drafting, which has not been prioritised for this.

Deputy H.L. Jeune:

How would this be enforced, the Residential Tenancy Law? Is there still confidence in being able to enforce the law if the Regulation Department does not have that?

Head of Strategic Housing and Regeneration:

It relies largely on civil matters. The Regulation Directorate already provides advice and guidance as far as they can. There are some criminal matters that they can make applications to the Law Officers' Department for prosecutions. They do not often progress very far. They relate to deposits, for example; they quite often would not pass the public interest test, which is why we included provisions for later consideration of the penalty structure of the law to make ourselves more capable about enforcing it. But the law of itself, the existing route for tenants to challenge poor behaviour, with the support and guidance of officers and landlords of course when they have similar issues, will be through the Petty Debts Court, as it was before.

Deputy A. Maltman:

Okay, thank you. Will you bring forward an order under the Residential Tenancy Law requiring Stats Jersey or R.T.L. or the intended body to collect and publish private sector rental data? If so, what information would be gathered and on what timescale?

The Minister for Housing:

This is the one with the rented dwellings linking up to that piece of legislation, yes. I would be keen to gather that information but we would need to make some slight changes to the legislation so that we could use the returns on to rented dwellings to be able to gather rental data. I am keen to do it. It would take a small change in the legislation to ...

Deputy H.L. Jeune:

Which legislation, sorry, the R.T.L. or the Regulation ...

Head of Strategic Housing and Regeneration:

To bring forward the rent data collection that would require the development of a new order, which the provision is made for under the Residential Tenancy Law. I think what the Minister is describing is a barrier that we had identified, a data-sharing barrier between the data that is collected through the licensing because we now have robust data available within the Government system. But because that data would be collected for dual purposes, one for administering the licences under a health and safety piece of legislation and one for tenancy matters, you would have to address the legitimacy of combining those datasets which previously, I think, because getting the licensing progressed, landlords were already not overly pleased with having to provide additional data, is balancing the perceived bureaucracy and the need for good quality data that informs our understanding of rent practices in Jersey. I think it is all resolvable and ...

Deputy H.L. Jeune:

What is the law change? Which law would be changed that the Minister was talking about?

Head of Strategic Housing and Regeneration:

You would need the new order in order to be able to ...

Deputy H.L. Jeune:

Okay, so it is not a law change, it is an order.

The Minister for Housing:

It is a new piece.

Deputy H.L. Jeune:

Which that is not a law change.

Deputy A.F. Curtis:

With a good wind behind you, Minister, how quickly do you think that could be effected if that was a priority?

Head of Strategic Housing and Regeneration:

We would need some budget to implement it. Some system changes in the background that has not been applied for and we would not apply for it until a business case had been developed; knowing what data we would be collecting, how it would be stored. In an ideal world we would be efficient and we would be partnering and bolting it into the system that collects the licensing data. But we have not been through the mechanics of that yet and we have not costed that either.

Deputy A.F. Curtis:

The budget is about 90 per cent digital implementation.

Head of Strategic Housing and Regeneration:

It would be, yes.

Deputy A.F. Curtis:

You have got law drafting but ...

Head of Strategic Housing and Regeneration:

There is the system design but also who manages that data and makes sure that it is an accurate input process, et cetera. That then becomes a conversation with Stats Jersey to see what resources we could use there. Those conversations have not been fully bottomed out because we have not decided on the direction as to how to collect the data.

Deputy A.F. Curtis:

But you are clear, Minister, that is the direction you want; you want that data.

The Minister for Housing:

Yes, to be able to gather that data.

Deputy A. Maltman:

Okay, thank you. A final question for me is on the MyDeposits scheme, what engagement does your department have with MyDeposits? What issues have been raised through that engagement and what actions have been taken to address them, if any?

The Minister for Housing:

Yes. I met with them just the other day with Jack. I do meet with them regularly, more so because just recently there was a little bit of an issue with one of their computer systems where they had migrated to a new system and there were some issues. Luckily they are a big company, they were

able to put resource on to it. Inevitably with these things it was a fairly small number of people but it had quite a long tail. We did have a number of complaints which were resolved very quickly. When I met with them most recently, that new computer system is working perfectly and it is all up and running again. By and large I think the MyDeposits system is good for the Island. It is good for tenants' deposit protection. It does not cost the tenant any more like it used to; it used to be £21, it used to come out of their deposit. That no longer is the case because interest rates have risen. Yes, it a good scheme.

Deputy A. Maltman:

You mentioned there was a glitch; have you mitigated those issues with Islanders that will potentially ...

The Minister for Housing:

Yes, it was literally a one-off because of a computer system issue, which, hopefully, will not recur.

Policy Principal, Strategic Housing and Regeneration:

Yes, there had been an upgrade to the system.

The Minister for Housing:

That is what it was.

Policy Principal, Strategic Housing and Regeneration:

It was more intensive resources than initially anticipated. Additional staff members were put on. Call-waiting times did go up for a period during late August and September but we are back on K.P.I. (key performance indicators) and the calls are being answered within a matter of seconds on average. I am confident; I meet with them at least weekly at the moment to make sure that we are anticipating any issues. They are on the Island doing workshops on Monday and Tuesday, so we do have a very close working relationship with them.

Deputy A. Maltman:

Okay, thank you.

Deputy H.L. Jeune:

Thank you. Very briefly, Minister, just touching on empty homes because it was something that the former panel put forward as an amendment into the Budget to work on an empty homes review and potential policy development. You answered to a Written Question on this that there would not be a standalone publication on what you have found out. Why is this and could the Assembly, the public not see that evidence of why you have decided to not pursue empty homes?

The Minister for Housing:

The reason was the vast majority of homes that are empty are down to will disputes, which are sometimes longstanding. For Government to get involved in those sort of processes would not be a good thing and would not be a good use of resource. Very often the properties, some of them have been going on for a long, long period of time. What we have found is there is a remedy through the Receiver General where there is a clear pathway that he can help to resolve some of these issues in limited circumstances. In fact I am meeting with the Receiver General next week, yes.

Deputy H.L. Jeune:

Will you be raising this about empty homes?

The Minister for Housing:

Yes, I will be raising it again, but that was the thinking behind it.

Head of Strategic Housing and Regeneration:

But I would emphasise it is a very small number that we are talking about that would be of relevance for consideration by the Receiver General because of their powers for an ownerless property. That is the reason why they are meeting, but it is a small number.

Assistant Minister for Housing:

Yes, and you would also have to be very careful with it because Article 1 right to property is a fundamental human right. We need to make sure that anything we do is not in breach of human rights. That is one of the most fundamental right to property that is a qualified right; that we would need to be sure that whatever we do is not breaching that human right. That is one of the ones that I do really believe in.

Deputy T.A. Coles:

There have been different reports and different numbers of properties. Obviously there were some from the census that there were probably 4,000, and then it was revised back to how many had been reported in through the letters on windows incentive. This comes back to there are approximately 300. Of that, are you saying that of those 300 they are mostly will disputes and then there is a smaller or ...

The Minister for Housing:

Some of them are really knotty problems, will disputes, yes. It would not be realistic for us to get involved in.

Assistant Minister for Housing:

Yes. There are solutions and we have discussed whether we could do a bit of reminding the legal profession of avenues that may be open to them. If you have an anonymous property there are probably ways that ... the firm is taking a bit of a risk-based decision which they may be wanting to do but that is something we could look at. People have got to take some quite big decisions that might expose them to liability and they may be reluctant to do that.

[11:15]

Head of Strategic Housing and Regeneration:

Just to check on the numbers, the 4,000 properties reported by the census was reduced down to an estimate of around 900 long-term properties. That was the work that was done under Deputy Warr's tenure. The reference to 300 was the number of reports that the Empty Homes Service received. There was a sub-reporting mechanism you could take a snapshot, drop it in and we would look into that property, which gave us a breadth of insight about the reasons why all these longstanding empty properties were empty. That is where we learnt that some were caught up in intestacy issues or family matters that it would not be appropriate for Government to intervene with. But obviously the large majority of it, and on reflection now, that it is just market behaviour. That you could walk down the street today and you could see that there will be new-build properties that have not yet gone to market or turned over. But that is a temporary issue, it is not a longstanding empty homes issue.

Deputy H.L. Jeune:

Are we sure about that market behaviour? If you are saying that 900 properties are really more the realistic amount and that now we are saying market behaviour is dominant, do we know that that still means that there will be a turnover within a certain amount of time? It is not that it is easier to hold on to an empty property than it is to move it on?

Head of Strategic Housing and Regeneration:

What the most recent review enabled us to do was to revisit those 300 cases that had been reported. We reviewed a sample of those cases to say, okay, has their status changed? Quite a significant number had changed and they had come back into use. I think that was a good signal, that there is a constant churn of empty properties but there are very visible ones that are not taken care of, that are deteriorating, and I think those are the ones that stick in people's minds.

Deputy H.L. Jeune:

I think for us as a final, because it was something that the former panel had, why this is not published anymore, the findings, so that the public and the Assembly understand where we are with the empty homes. A feeling like it is falling away or it is being half answered in a Written Question, half-

answered at a hearing. But is there a moment where we could see a document that captures the analysis and we know?

The Minister for Housing:

Yes, we can take that away.

Deputy H.L. Jeune:

Thank you. Deputy Curtis.

Deputy A.F. Curtis:

Okay, we are going to turn to what I mentioned earlier, which is the data and the housing assumptions that underpin, ultimately, policy. Minister, looking at housing need, how do you assess future housing need?

The Minister for Housing:

Obviously the work from Statistics Jersey is going to give us a really good indication of what people's aspirations are. The census gives us a good indication of what people's needs are. We need to try and meet those in the middle. People's needs need to be linked to affordability; people's aspirations and wants is very often higher than what they can afford. Those 2 sets of data will help inform what the policy needs to be to provide the suitable level of housing that people want and need.

Deputy A.F. Curtis:

We have mentioned that the Common Strategic Policy point 6 Invest in Jersey starts with provide more homes. I am glad you have said that Statistics Jersey's data is a really good indicator because the most recent data from 2026 identifies a shortfall: "A net shortfall in all housing in Jersey of 310 units."

The Minister for Housing:

Yes.

Deputy A.F. Curtis:

It then goes on, when looking at the longer-term data, the 2025 to 2040, to consider that in a net middle migration scenario we would have a surplus of homes by 2040. It would have a surplus and we would have a requirement of about 2,000 homes across the next 16 years should we even pursue our approved policy of plus 325. My question is, if the date is important why do we need to provide more homes because it says we do not?

The Minister for Housing:

I do think we need to get away from a hard number and we need to just keep looking at what are the needs of the community and what is the affordability within the community for what they want? I think hard numbers are not necessarily a good indicator. We are far better looking at what the community needs.

Deputy A.F. Curtis:

It is interesting, the date 2026 to 2028 Future Housing Needs data that looks at what the community needs, it looks at owner-occupied, social rental, private rental and it does break down the shortfall by those. It notes a shortfall of 810 units in the owner-occupied space for 2-bedroom and a surplus of 530 in the 4-bedroom unit. When you talk about addressing the need, are you then looking at policies that reimagine housing rather than create new housing? Because, arguably, if you create a net generation of 820 2-bed units in the owner-occupied market, you still maintain a surplus of other units.

The Minister for Housing:

Yes.

Deputy A.F. Curtis:

How do you approach the fact that the data says we are roughly right size for the quantity of housing for the Island?

The Minister for Housing:

What I do plan to do is meet with the Minister for Planning and Regulation to look at those assumptions and look at solid projections of what the Island is likely to need. That piece of work has not quite started yet but will be starting soon.

Deputy A.F. Curtis:

Minister, you wear many hats in Government, to be honest; one of them, if I am not mistaken, is population.

The Minister for Housing:

Yes.

Deputy A.F. Curtis:

The number one impact on future housing need, which is your Ministerial title, is a population strategy or policy. How do you balance in your position where you want to see population in Jersey, which is a highly-debatable topic? The fact that, ultimately, you are then on the hook for the impact of housing in Jersey.

The Minister for Housing:

It is wearing 2 different hats and traditionally that more in the past those roles were 2 different people. I think it is better having it under one umbrella so that I can look across the piece and work with others to come up with the right solutions.

Deputy A.F. Curtis:

Do you look in the mirror and have conversations about one side of the fence and the other?

The Minister for Housing:

Yes, and now I have completed the ...

Deputy A.F. Curtis:

In all seriousness your job to enable sustainable housing is made much easier if the Island adopts a net nil or low net migration policy.

The Minister for Housing:

Yes.

Deputy A.F. Curtis:

You may have Ministers pushing that they want a large migration policy, making your other job very hard.

The Minister for Housing:

They are competing demands but we have also got the needs of the Island and the economic needs of the Island. We have got to balance up all those competing demands. I did have discussions with people at the time about whether it was right to wear those 2 hats, and myself and those officers came to the same conclusion that it was a good thing.

Deputy A.F. Curtis:

Given the data had been clear since, as you say, the census, which came with the lower statistics and now the administrative data, the survey data, that is put out, that we do not have a pressing demand for long-term housing; we may have a demand. Given that there is a large priority that the C.S.P. provide more homes, and given the C.S.P. also says: "Implement Investing in Jersey, which has accelerated new home delivery", and we know Andium has had an ambitious delivery. It says "accelerate". To what extent are you able to communicate why you do not think the forecasts by Stats Jersey are as relevant to housing provision that the Government directs?

The Minister for Housing:

I think there is going to be all sorts of demands on our housing stock over the coming years in the short term and in the long term. We have spoken about construction workers. We do need to make sure that we are looked after in the short term and that people are adequately housed. Longer term the demographic could change, and we just need to keep an eye on the fact that we are building the right amount of stock for what we are expecting.

Deputy A.F. Curtis:

You are happy if the data shows that we do not need to pursue an ambitious programme of building, if the Island is largely right size, it may be more of a case of renewal, demolition and rebuild. You are happy as a Minister to pursue a proposal that does not necessarily quite provide you homes.

The Minister for Housing:

The next census is 2031 and, again, that will give us a much clearer indication of where we are going.

Deputy A.F. Curtis:

Would you not agree that Statistics Jersey have made massive improvements in their use of administrative data and surveys to provide us accurate and well forecastable data year on year and that waiting for a census is not to the extent required that it was in previous times and that we can act on policy now?

The Minister for Housing:

I think they are both important pieces of work and one informs the other.

Deputy H.L. Jeune:

Minister, I am getting a bit confused, because at the beginning you talked very much about your priorities being about building more houses and it is about new builds. We are coming to the end of our discussions and Deputy Curtis has brought up points about Statistics Jersey being much more accurate than we have had in past, showing us that even with a plus 325 migration we still are in a surplus. How do we marry that in the narratives? I am still not hearing from you this direction you are going with this, understanding of, I suppose, the differences ...

Deputy A.F. Curtis:

How do you know we need more homes?

The Minister for Housing:

Let us go to ...

Head of Strategic Housing and Regeneration:

You are totally right. In terms of the population change and the number of homes that we have built, we are in a really good place, and that is a good thing for Jersey. Because it means that we have got choices available to us as to how we move forward, choices that many other places do not have. I think what the Minister is trying to explain is that while we have a static position, and I am not sure that that static position is accepted, Statistics Jersey data is excellent and I am very pleased that we have it. We have both the objective housing requirements but also the housing need which comes from the Housing Needs Survey, which is about aspirations. But neither of those things are a crystal ball. One of them projects on demographic transit and one projects on intentions. The reality should be driven by government policy, which will be driven, ideally, from the top end at the economic level with the future of our economy, our workforce. How will we deal with those demographic shifts? That moves into population policy and that then should manifest as housing objectives. We have a declining birth rate on the Island. We have an ageing population. We should be seeing those things coming through in new housing supply. It is a dynamic situation. But what I would say is I would agree with you in terms of the housing supply position at the moment, but I would not rest solely on the statistics to say that is the future housing need in absolute terms. A formalised position on numbers has not been reached, and that explains why the aspiration is there.

Deputy A.F. Curtis:

Okay, we will have one area last to speak about, Minister, and I am sure you want to talk about it because it is hot off the press. It is your affordability and Jersey properties transactions consultation. Minister, you have launched and gone live with your public consultation. What is your timetable and, more importantly, what is your aim behind this?

The Minister for Housing:

The consultation is open until 18th December. Obviously it will go out through all the usual channels. It was triggered in a response to Deputy Andrews, which was initially about gazumping and gazundering. We changed that with a C.O.M. (Council of Ministers) amendment to talk about the property transaction process. We are keen to hear from lawyers, professionals, individuals themselves and agents as to what is working well and what could be improved. Once we have had the free input of that consultation, then obviously we will look at what steps, if any, need to be taken next.

Deputy A.F. Curtis:

The consultation is broadly broken down by 2 groups of people it approaches. It approaches industry second. It asks a lot of questions specifically. But to my understanding it does not try to capture quantitative data beyond, say, percentages of people who may have failed transactions. Given this

is a chance to reach out to industry, what consideration was given to capturing more quantitative data than is currently proposed?

The Minister for Housing:

Jack devised this consultation, so he might help me deal with that.

Policy Principal, Strategic Housing and Regeneration:

In terms of quantitative data in terms of in what respect?

Deputy A.F. Curtis:

For example, you ask those who have been in a property, how long it took from start to finish. You ask similar data of industry, but industry may have very rich data that if asked in a structured way would inform policy perhaps better than a single checked box. A large estate agency would have a really clear understanding and would have a chance to submit quantitative data in confidence that could inform politics.

Policy Principal, Strategic Housing and Regeneration:

We have asked for that. That is within the consultation document, that we are asking for any quantitative data that they might have as well. I think there are a number of approaches we take into this since our engagement, so there is the online questionnaire. We are engaging separately with the Jersey Association, and with the Law Society for the legal profession, and with the Bankers Association for mortgage providers, so within those individual groups we do work, and then if they are able to provide that data in confidence - we have said that it will be in confidence and that they can provide that individual transaction data that will give us a richer feel of how their transaction processes are operating on the ground for them.

Deputy A.F. Curtis:

It sounds like an absolutely secondary-focused and targeted piece of consultation. Is the scope of who you have approached documented and are all those submissions to the Law Society, the Estate Agents' Association made in writing, that we may then want to know what you have asked them for, that is different to the open consultation?

Policy Principal, Strategic Housing and Regeneration:

Our approach with all of them has been an informal approach by getting them informed for this, the consultation will be launching. I think it is open in how we are engaging with them. It is developing over the next couple of weeks at those meetings. We have written formally to those organisations as well. I would not say necessarily that we have set about capturing that data but that feedback, I think that can be ...

[11:30]

Assistant Minister for Housing:

I think in terms of profession, I am not sure that we necessarily captured data about ... if you had a spreadsheet of conveyancing transactions you would have found names and numbers, you would not necessarily capture when was the file opened, when does it close? Because it could close months after the transaction completed. You could have a transaction that happens within a short space of time but the file does not get closed. You could have a transaction that has numerous ups and downs and then the file does not really close for some time. They would have to go through each and every file to work out what the issues were. I do not think that with our systems ...

Deputy A.F. Curtis:

They would not all have it ...

Assistant Minister for Housing:

You wanted the previous sale complete because of gazundering. I do not believe they would capture that information. It is quite onerous to ask the law firms to say ...

Deputy A.F. Curtis:

That is a legitimate reason to have to not collect that data. If the data does not exist in fact for why you would not seek to collect it.

Assistant Minister for Housing:

Off the top of your head, how many times have you seen a deal fall through because of ...

Deputy A.F. Curtis:

I have got one last question on this which is about the scope. It would appear that this is largely focusing on transaction certainty and potential use of pre-sale agreement, which of course came out of Deputy Andrews. But it seems like a rather tight scope compared to opening up the question about broader regulatory reform, the way the court operates with transactions. Was that intentional by yourself? What is the reason for defining the scope as it is?

The Minister for Housing:

We just wanted to take that broad spread of opinion about the transaction process in Jersey and what was working and what was not working. We kept it deliberately wide for that reason.

Deputy A.F. Curtis:

Okay.

Deputy H.L. Jeune:

For the aim, I think it comes back to when you have developed this consultation, what next? What is your ...

The Minister for Housing:

Once we get that consultation we will take those next steps. We cannot pre-empt what that consultation is going to tell us, other than we will take that data, take that information and look at what we need to do next. You cannot make assumptions ...

Deputy H.L. Jeune:

But you recognise there is an issue and, therefore, this broad sweep ...

Assistant Minister for Housing:

Simply it was driven by the Assembly decision.

The Minister for Housing:

Yes. But we are asking if there is an issue. We cannot pre-empt whether there is or whether there is not until we ...

Policy Principal, Strategic Housing and Regeneration:

It intends to provide an evidence base. The consultation will close on 18th December. We will run through the analyses to the responses and understand what issues are arising, where experience is good, where issues have arisen in the experiences of the transaction process. That will then inform a report to the States Assembly by June. Hopefully, we might be able to go earlier with that. But that will then provide the evidence base. This particular issue with the transactions or the courts or whichever part is being raised through that consultation. It will then inform this consideration of whether we need to take forwards any more work programmes dealing with specific aspects of the transaction process. That provides the evidence base to make those decisions about policy development.

Deputy H.L. Jeune:

Thank you. Thank you for that answer. I think we have come to the end of our 2 hours. Thanks very much, Minister, Assistant Minister, officers for your time today. I would like to also thank my panel members and then also officers as w J.H.T. (Jersey Homes Trust ell for their support in this. Thank you very much.

[11:33]