



# JYP PROGRESS REPORT

**Housing Campaign** 

November 2022







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# A poem about housing

Houses, houses,
Houses everywhere,
Houses with walls,
And houses with stairs.

Houses with people,
And dogs and cats,
Houses with mould,
And stinking rats.

Houses for rich,
And houses for poor,
Houses without,
Even a door.

Houses protect,
For all that is dear,
A glass of wine,
And a jar of beer.

Prices are high,
Wages are low,
The danger is horrid,
And this we shall show.



## Introduction

Our Youth Parliament is made up of young people from across the island and provides a forum to highlight issues that affect them to the States Assembly.

On 26th September 2022, the newly formed Jersey Youth Parliament met in the States Chamber to select their three campaigns to focus on over the next eighteen months. The campaigns that were chosen were:

- The Right to Play
- Housing
- · Diversity & Inclusion

Since the selection meeting the members have met to conduct research to inform their campaigns. On 28th November they presented their first recommendations to the States Assembly in the States Chamber.

# Housing

The Jersey Youth Parliament are exploring housing issues in Jersey because it is an issue that will affect young people as they grow up and in the future.



The **United Nations Convention on the Rights of the Child** (UNCRC), **Article 27**, states that every child has the right to a standard of living that is good enough to meet their physical and social needs and support their development. Governments must help families who cannot afford to provide this.

"We believe that housing should be more accessible for those who can't afford a house."



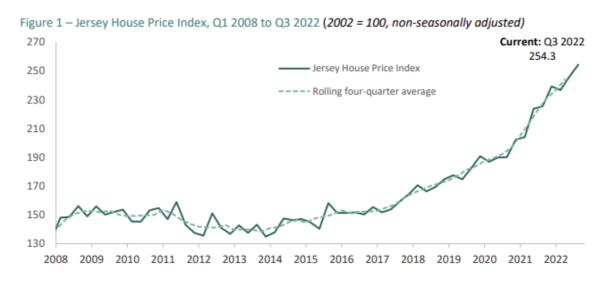
# What do we mean by the housing crisis?

Over time, affordable, good-quality, accessible housing has become scarce in Jersey and there is more pressure on the government to resolve this daunting issue. Despite the clear solutions and the endeavours people are already investing in, there is still not enough being done on aspects to improve on.

#### **The Jersey House Price Index**

The Jersey House Price Index measures the combined average price of 1 and 2 bedroom flats together with the 2, 3 and 4 bedroom houses.

This graph shows the Jersey House Price Index from 2008 to Autumn 2022.



Source: https://www.gov.je/SiteCollectionDocuments/Government%20and%20administration/R%20House%20Price%20Index%20Q3%202022%2020221117%20SJ.pdf

The prices have fluctuated annually but didn't start to increase steeply on the index until 2017. This table is based on house sales and doesn't include house or apartment rentals price increase.



# What problems are we facing?

Currently Jersey is being struck by an economic crisis. The price of living and the cost of housing in Jersey is drastically **increasing** at an alarming rate which is causing many families and households to struggle financially. **If this continues**, **many families will be forced to leave the island**.

Due to the substantial gap between the people who have, and the people who don't, many parents are being forced to live in poor conditions or struggle to find a place to settle in the first place. Furthermore, many buildings are left vacant with no-one living in them which is highly unproductive considering there are so many people struggling for sanctuary.

According to the 2021 census, **8.3% of private dwellings were vacant** (4,027 settlements). This could be due to more wealthy inhabitants renting out properties which prevents residents from purchasing them. In a matter of years, the number of vacant dwellings has increased from 3,000 to 4,000 and we need to begin making these homes accessible again to begin decreasing the demand across the island. In addition, due to high demand, the cost of buying a house has also increased from **£697,000** to **£1,000,000** for a four bedroom house between 2011 and 2021. These figures need to change if we want this struggle to improve.

### What is affordable?



The minimum wage in Jersey is currently £10.50

November 2022

The cost to rent a one bedroom flat in Jersey ranges between ~ £750 to ~ £1,500+ per month

November 2022

The cost to buy a one bedroom flat in Jersey is currently £322,000 November 2021



# What is already being done?

Across the island many things are already being done to improve our situation. Firstly, the Minister for Housing & Communities recently defined what 'homelessness' is so that a 'true scale can be properly measured and that targeted action can be taken to combat it.'

The local census data helps the government to gather information about the needs of the community. People currently live in privately owned homes, privately rented homes, homes rented through housing trusts and also accommodation rented through Andium Homes who are a local provider of affordable homes.

There is a plan called the **Bridging Island Plan, 2022**, – **2025**, that defines how land in Jersey can be used. Spaces for housing is in huge demand as people want family homes which use more space than flats.

"Our homes need to provide internal environments and associated external spaces that support the health and wellbeing of their occupants and all who experience them. They should meet the needs of a diverse range of users, taking into account factors such as the ageing population. They should be adequate in size, fit for purpose, and adaptable to the changing needs of their occupants over time. Individual dwellings should provide sufficient comfort, natural light, privacy and quiet. They should also relate positively to the private, shared and public spaces around them, contributing to social interaction and inclusion to maintain and help foster the creation of mixed and balanced communities."

The Island Bridging Plan, March 2022, p191



# Meeting with Housing Minister, David Warr

Deputy Warr was elected to the States Assembly in 2022 and on 14th November we met with him, as Minister for Housing & Communities, to discuss our campaign. and find out about their role.

We wanted to find out why houses in Jersey cost so much to rent and buy and what affects the prices.

Through discussion we were able to find out more about the local housing situation.



#### We have learnt that...

- In Jersey there are an average of 2.27 people per household.
- 1,995 people are currently looking to buy a home in Jersey (Autumn 2022)
- 'Affordability' is unique to individuals and is related to your personal income.

  The government are trying to support islanders to buy homes.
- Homelessness is complex. It also includes issues such as overcrowding in homes and barriers to affordability. If the problem is more visible then we can look at where support is most needed.
- There are many media stories about vacant homes. Under 1,000 are truly vacant and the Minister has recently shared plans of how these might be bought back into use.
- · Houses are expensive in Jersey because the space is limited.
- Ministers try to balance the need for access to green spaces with the need to build more houses.
- 1000 homes are under construction which will have an impact on prices in the future.



### **Our intentions...**

We need to encourage young people to speak up and feed into government policies, by educating more people on how the housing crisis is really affecting families and using real stories from those who have been affected. Promoting this information on social media platforms will help make it clear, where the faults lie in government plans.

Hopefully others across the island, will be motivated to join in and put their ideas and opinions forward. After meeting with the housing minister a few more times, we aspire to be able to feed information back to him, from the perspective of young people.

By sector, average earnings ranged from around £550 per week in hotels, restaurants and bars to £1,170 per week in financial services.

Income affects how 'affordable' housing is for individuals and families.

In 201/2022 the mean (average) weekly **household** income was **£1,090** per week before housing costs.

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# **Questions for the Ministers**

JYP members had the opportunity to ask questions related to their campaigns to the Ministers of the States Assembly.



What are the green fields for and how are they proteected?

#### **Deputy Warr**

Jersey has a planning framework which you've already talked about which is a **Bridging Island Plan** and seeks to protect the country side, only building on green fields in exceptional circumstances. This is to protect Jersey's amenities and agricultural industry. It is **important to balance our housing needs with the need to protect our distinctive coast and countryside** therefore, developments are usually located in clusters in town and in village areas. This creates better sustainability with houses, shops, schools, and community centres in tighter areas in the most efficient use of land which is the challenge in Jersey where land is so valuable.





#### How do you intend on providing the increasing population with homes with Jersey's limited land?

#### **Deputy David Warr**

First of all we have to identify a demand and build appropriately. So this is the concept behind why the **Bridging Island Plan** came into existence, because there was a lot of research done on how many homes we needed for our population.

It is estimated that we need to build around about **3,000 homes by the** year **2030**.

There are currently two consultations on draft planning guidance, and these are around density. We have to be **careful around how tightly we build**. In towns we can build closer together and in the country we tend to disperse our houses a little more in a similar space.

I am involved in a future places group and we are **trying to balance the various challenging demands**. So that's the challenge between building more schools, more green space, more houses, and obviously when we are confined by the amount of green space we have to build on that gets difficult to judge and to get that balance right, because we are not making decisions for today but for 10, 20, 30 years time.

We are trying very hard to coordinate those decisions and to deliver improvements in Jersey's built environment, and that includes all of the other amenities that compete for the same land space.





How do you intend on decreasing the demand of housing when the new homes being constructed are too expensive and don't meet the needs of the people?

#### **Deputy David Warr**

I do hope we are building the right types of houses for the demand. If we aren't we are going to be building houses that nobody wants to live in. It is **important** for government that all new properties are suitable and meet the demands of islanders. One area which we get heavily criticised for is for building one bedroom flats however, if we look at the various metrics (e.g. the gateway) the highest demand is for one bedroom flats and that's for young people and also at the other end of the spectrum for elderly people who have perhaps lost their partner. There is **significant evidence** from places such as the gateway research that says **one bedroom houses are needed**. However, we also understand, and this is through the bridging and rezoning plan, that we also need family homes as well, for three-bedroom homes which is a kind of standard home. So hence for the need to maybe rezone some of the greenfield sites. I am pre-empting one of the things here and that is something I am very passionate about and something the government is going to publish in the next couple of days and that is about **recycling vacant homes** and the importance, in my humble opinion, we use our built environment more efficiently. So we will be publishing in the next few days a 30 page document about how we intend to get those vacant homes back into operation, so that is a real challenge, it's a very complicated issue but we think it is really, really important to do. I don't think we can decrease demand, I think the demand is there, and will continue to grow as is evidenced by the fact that we need to build 3,000 new homes. We are trying to get people back to be able to afford to buy using the 'shared equity' scheme. That is whereby instead of having to buy the whole home in one go a shared proportion of the home is bought, through **Andium**, we actually allow you to buy 80% of the whole home which makes it more affordable. Until the time comes to sell and then that 20% goes back to Andium Homes. It's a way of accessing homes in a more affordable way, and that's some of the methodology behind what we are trying to do.





Have you thought of the increasing quantity of houses is going to attract more rich individuals to move over to the island, which could then increase the gap between those who have and those who don't even more?

#### **Deputy David Warr**

That's a challenging question isn't it? It is interesting about the perception of attracting wealthy people over to the island. There is a scheme called the 21Es (which used to be called 11K) and a certain number of individuals are attracted or bought into the island but for **the vast majority of people they have no impact on their house values** at all. I come back to my point about making homes more affordable and I come back to the previous answer and it is about **shared equity schemes** and getting people to step through and one area we have is the gateway where you can rent homes through the public sector and then in terms of helping people there are benefits through social security which can top up if you are in the private sector and can top up your rental costs. So there are **different mechanisms to enable people to get access to homes**.





Recently a young two year old, in the UK, passed away because of mould poisoning. How can you make sure this will not happen in Jersey?

#### **Deputy David Warr**

Thank you Sir and thank you for that question. It was interesting because it was asked to me a day or two ago. I probably would refer you to the **Environment Minister** but the issue is around quality of homes, how they are maintained and looked after. We have got rules in place which say there has to be a certain standard but it is obviously of great concern to us. The good news, just to reassure people in Jersey, is that the standard of homes built in the public sector is extremely high. They meet a certain build standard and they are looking to always improve that and I came away from that meeting today actually, with the **Andium** shareholders, and they are going to go back and **audit** all of their properties and what they mean by audit is go back and look at those properties and check that there are none of those issues that this poor child died from within their properties and if there are issues they are going to sort them out. If you think your home is below a certain standard and is unhealthy to live in please contact the government. There are rules, there are laws in place and we will endeavour to resolve that so that something terrible like that can't happen in Jersey.

#### **Deputy Renouf**

Thank you for the question they are relevant to my portfolio because I am in charge of the **regulation of private rental dwellings**. We also have a very significant private sector here. I am confident that most of the private dwellings are at a good standard but I do think that **we have a problem with a minority of properties** that are not at an appropriate standard and therefore it is my intention in the new year to bring forward **new legislation** that will effectively bring in a licencing scheme so that anybody renting [out] a property will have to get it licenced and that will include the potential for inspections of property so that we can check on the conditions and make sure that property meets the minimum living standards which are set out in the **2018 Housing Law** that we have in place. So this is about putting in place a regime which means we can check effectively with the resources we have got.



# Conclusion

In conclusion, we all know that solving this island wide crisis will not be easy but a future without affordable houses is not a future for Jersey. Increasing prices, lack of accessibility and poor standards of living, are slowly driving young people away from this beautiful island. We can't let this continue. We are determined to use the views of the public to improve the problems at hand and we are willing to strive to make this island a better place.

"A future without affordable houses in not a future for Jersey."



#### Speak Up

 Encourage young people to speak up and feed into government policies



#### **Share Real Stories**

• Promote our campaign on social media



#### **Better standards**

 Ensure that standards of housing are adequate for needs of the islanders



#### **Continue Discussions**

 Ongoing meetings with the Minister for Housing & Communities



## References

Jersey Census 2021 2021 census results (gov.je)

Minimum Wage Jersey Minimum wage (gov.je)

Housing Prices
House price statistics (gov.je)

Places Places.je

Connections connections.je

Jersey Youth Parliament presentations States Chamber Webcast

## **Useful Links**

Defining homelessness bailiwickexpress.com

Andium Homes andiumhomes.je

The Bridging Island Plan, 2022 - 2025 gov.je

Housing Gateway, Jersey

Affordable Housing Gateway (gov.je)

Vacant Homes BBC

Housing Law (Jersey) 2018 <u>Jersey Law</u>

Connecting Voices, Meet the Members JYP Podcast



# Acknowledgements

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# **Appendix**

Throughout September to November 2022, youth workers went to visit young people at the different Jersey Youth Service projects. Below is feedback from the discussions that were had related to the Housing campaign.

