

## Definition of Affordable Housing in Jersey

### 1. Introduction

- 1.1. This policy document sets out the minimum criteria required for residential accommodation in Jersey to be defined as 'affordable'.
- 1.2. This definition of affordable housing is owned by the Minister for Housing and Communities.

### 2. Background

- 2.1. Jersey's definition of affordable housing has traditionally been set out in the Island Plan, which distinguished between 'affordable' and 'market' housing, termed 'Category A' and 'Category B' housing respectively.
- 2.2. However, when the last Island Plan was published in 2011 important structures currently involved in the allocation or supply of affordable housing were not in place; principally the Affordable Housing Gateway ("The Gateway"), which provides a unified list of individuals eligible to access affordable housing, and Andium Homes Limited ("Andium"), which, along with several Housing Trusts, allocates its vacant homes from the Gateway and delivers new affordable housing.

### 3. Scope

- 3.1. The Island Plan must, by law, continue to reference the legal definition of affordable housing, as set out in [The Planning and Building Law \(2002\)](#) (the Law). Article 4 (4) of the Law describes how land is to be designated for particular development or use by the Minister of the Environment, which may include designations for:

*"..... residential accommodation, whether it be accommodation for renting or accommodation for purchase, for persons who would otherwise have financial difficulties renting or acquiring residential accommodation in the general market for residential accommodation prevailing in Jersey".*

- 3.2. The definition of affordable housing set out in this document supports the legal definition and provides details of the current system for assessing the eligibility of households<sup>1</sup> for affordable units and their allocation.
- 3.3. For the avoidance of doubt, housing that is developed for sale or rent on the general market or that is occupied by households who have not been assessed as eligible for affordable housing<sup>2</sup>, is excluded from this definition of affordable housing irrespective of the sale or rental price.

### 4. Definition of affordable housing

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<sup>1</sup> A household refers to one or more persons.

<sup>2</sup> Under eligibility criteria set out by the Minister for Housing and Communities.

4.1. The table below sets out the general definition of affordable housing as well as the definitions of the two categories of affordable housing recognised in Jersey.

<h2>Affordable Housing</h2>		
<h3>General Definition</h3>	<ul style="list-style-type: none"> <li>▪ Residential accommodation for renting or for purchase by persons who would otherwise have financial difficulties renting or acquiring residential accommodation in the general market.</li> <li>▪ Affordable housing is only available for sale or rent to eligible persons who have met the criteria for renting social housing or making an assisted purchase (whichever is applicable) following a formal application process.<sup>3</sup></li> <li>▪ Affordable housing is offered for sale or rent through approved housing providers - who provide homes to eligible persons by means of sale or lease.</li> <li>▪ Affordable housing must be leased or sold on such conditions to ensure that the property remains available to other eligible households in the future.</li> <li>▪ Affordable housing must be built to meet or exceed the space standards for homes set out in planning guidance.</li> </ul>	
	<h3>Rental Definition</h3>	<ul style="list-style-type: none"> <li>▪ Affordable accommodation offered for rent should comply with the general definition of affordable housing.</li> <li>▪ The rent set must adhere to the prevailing States of Jersey rent policy for social housing properties<sup>4</sup>.</li> <li>▪ Accommodation is only available to eligible persons as set out in the <a href="#">Eligibility Criteria for Renting Social Housing</a>.</li> <li>▪ Accommodation must be from an approved social housing provider as set out in Appendix II of the Eligibility Criteria for Renting Social Housing.</li> </ul>
	<h3>Purchase Definition</h3>	<ul style="list-style-type: none"> <li>▪ Affordable accommodation offered for purchase should comply with the general definition of affordable housing.</li> <li>▪ Accommodation for purchase is only available to eligible persons as set out in the Government's policy for Assisted Home Ownership Schemes.</li> <li>▪ Accommodation offered for purchase should remain at an affordable price for future eligible households.</li> </ul>

<sup>3</sup> The Customer and Local Services Department administers the application process for renting social housing and Andium administers the process for assisted purchase. Both policies are owned by the Minister for Housing and Communities.

<sup>4</sup> [P.33/2013](#) sets out the current social rents policy.

		<ul style="list-style-type: none"> <li>▪ Affordable accommodation for purchase must be provided through a scheme that has been approved, in writing, by the Minister for Housing and Communities. The scheme must include details of the mechanism to restrict in perpetuity the ownership of the affordable accommodation to eligible persons.</li> <li>▪ Accommodation for purchase must be from an approved supplier<sup>5</sup>.</li> </ul>
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4.2. Any approved Assisted Home Ownership Scheme includes the maximum household income limits that determines whether a household is eligible for assistance to purchase a property. In addition to these income limits the Minister for Housing and Communities may set sale value benchmarks for affordable purchase accommodation as part of the formal written approval for a scheme.

## 5. Ministerial Responsibilities

5.1. The Minister for the Environment is responsible for land use policies that identify land specifically zoned for affordable housing as defined in the Law. The Minister for the Environment will also set out general policies, supplementary planning guidance (e.g. minimum residential space standards), and design briefs for affordable housing sites approved in the Island Plan.

5.2. The Minister for Housing and Communities owns the policy definition of affordable housing (and associated categories) and is responsible for the eligibility criteria that determines who can access affordable housing in Jersey. The Minister for the Environment will be guided by these definitions and eligibility criteria in determining what types of affordable homes can be built on land designated for affordable homes. The Minister for the Environment will ensure sufficient land is available to deliver the number of affordable units required to meet prevailing need for affordable homes as set out by the Minister for Housing and Communities.

## 6. Proposed increase in categories of affordable housing

6.1. The Bridging Island Plan (2022-2025) has proposed 'right sizing' and 'key worker' as two additional categories of affordable housing. 'Right sizing', in particular, may be linked to re-zoning of sites in Island Parishes for affordable housing.

## 7. Review of definition

7.1. The Minister for Housing and Communities reserves the right to expand, change or modify any element of the policy definition of affordable housing.

7.2. Any expansion in the categories of affordable housing (as set out in Section 6) will be captured in an updated version of this document.

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<sup>5</sup> Approved suppliers are Andium, Jersey Development Company (JDC) and the Housing Trusts.