



Roadmap for improving access to social housing in Jersey

JULY 2023

Ministerial Foreword

In Jersey, we should be proud of the standard of social housing we have available to support Islanders. This is in no small part thanks to our own housing provider, Andium Homes, who have in the last decade not only transformed the standard of social housing in Jersey but are also now well on-course to realise their ambitious programme to deliver 3,000 new homes by 2030.

As a result of this success, Jersey is in a position where it can start to widen access to social housing, with the confidence that demand for social housing is going to be met as a result of the increased supply of homes.

As Minister for Housing and Communities, I would like to see social housing – where rents are set at a maximum of 80% of market rate – being accessible to all Islanders who may need help with housing costs, which is especially important as Jersey continues to experience housing and cost of living pressures.

We have an opportunity now to not only make changes to the Affordable Housing Gateway eligibility in light of additional housing supply that is becoming available, but I would also like to see greater investment in how we manage and promote access to social housing. This includes taking the opportunities to rebalance demand across the gateway to help people get housed more quickly, whilst taking the time to ensure that the true level of social housing demand is better understood.

We are striving to achieve a housing market that can meet the needs of everyone in our community, and over the next couple of years we should see the waiting list for social housing reduce whilst new homes for purchase are also delivered.

I am very grateful for the hard work of Andium Homes and the ongoing support of the housing trusts who help us to make sure great homes are available to our Islanders who are in greatest need, now and in the future.



Deputy David Warr
Minister for Housing and Communities

Roadmap for improving access to social housing in Jersey

1. Background

- 1.1. Social housing plays a vitally important role in our community, providing affordable, good standard and secure accommodation to people in housing need. Andium Homes and the housing trusts have a strong record in the provision of social housing, and today they provide accommodation to more than 5,800 households in Jersey, representing 13% of Jersey's overall housing market¹.
- 1.2. A well-functioning housing market has a range of housing types to meet the spectrum of needs across a community. Whilst there exists a long-term aspiration to increase the rate of home ownership in Jersey, it is also essential that Islanders are given fair and equitable access to decent housing that they can afford, and thus it is also necessary to provide housing that can support those at the lower end of affordability and for those with additional health and social care needs.
- 1.3. Access to social housing in Jersey is prioritised for those with the greatest need for financial or health and social care support. Islanders who wish to access social housing are required to register on the Affordable Housing Gateway ("the Gateway"), which is subject to meeting defined eligibility criteria. Eligible persons are scored on a simple three-band priority system², which helps to ensure that people in greatest housing need are prioritised above people with lower needs.
- 1.4. Previous reviews of social housing have highlighted concern that the Gateway does not provide a true picture of housing need in Jersey because it excludes households who do not currently meet the eligibility criteria for social housing. The former Environment, Housing and Technical Services Scrutiny Panel's 'Supply of Housing Review'³ (2015) found that "*the Affordable Housing Gateway does not reflect the true extent of the affordable housing need in Jersey*" (p.19). Similarly, the Environment, Housing and Infrastructure Scrutiny Panel's review of 'Affordable Housing: Supply and Delivery' (2021)⁴ suggested "*It is apparent that the Affordable Housing Gateway eligibility criteria is too restrictive and prohibits legitimate access to individuals in need of social housing. There is, however, concern that widening the eligibility criteria without much-needed supply of housing will lead to longer wait times for those on the waiting list.*"
- 1.5. Eligibility to access social housing begins at age 18 for households with children (See **Appendix 1**), but for households with no children, the age of eligibility has traditionally been much higher. The 2019 Gateway Review recommended that eligibility for households without children should be lowered from 50 to 25 in due course, which was also reflected as a recommendation of the Housing Policy Development Board⁵.

¹ 2021 Household Tenure, [Jersey Census 2021](#)

² [Review of Access to Social Housing in Jersey](#) set-out the case to simplify the social housing allocation policy, reflecting the urgent, moderate and low need bands that exist today.

³ Environment, Housing and Technical Services Scrutiny Panel, '[Supply of Housing Review' \(2015\) \(S.R.5/2015\)](#)

⁴ Environment, Housing and Infrastructure Scrutiny Panel, '[Affordable Housing: Supply and Delivery' \(2021\) \(S.R.14/2021\)](#)

⁵ Recommendation R3 – [Government of Jersey housing Policy Development Board](#)

- 1.6. A commitment to gradually lower the age of access to 25 was made in the Fair Rents Plan (2021)⁶ and the current Minister for Housing and Communities affirmed his commitment to this in his 2023 Ministerial Plan, with his priority to deliver *“fair and sustainable changes to the affordable housing gateway eligibility criteria, further reducing the age requirement to 25 as soon as possible and reviewing the level of savings that are allowed.”*⁷
- 1.7. In April 2022, changes were made to the gateway criteria, by increasing income limits to better reflect household composition, introducing a household savings limit of £70,000 and, lowering the eligibility age (without children) from 50 to 40. On 1 January 2023 the current Minister for Housing and Communities further increased income thresholds to bring them in line with Income Support, recognising the increase in the cost-of-living pressures in Jersey.

2. Improving access to social housing through the Affordable Housing Gateway

- 2.1. There has been a long-standing commitment to continually widen access to social housing and it is right that this is done as the supply of social housing increases, to ensure that any such changes do not lead to an unmanageable level of demand on the Gateway.
- 2.2. **It is also the case that widening eligibility to join the Gateway sooner rather than later has the benefit of ensuring that the true level of demand can be identified, which will enable the right type and mix of homes to be delivered in the future.**
- 2.3. This *Roadmap for improving access to social housing in Jersey* provides a transparent and step-wise approach to changes that will help to ensure access to social housing in Jersey is improved. Whilst there is a long-term need and aspiration to widen access to social housing - especially as more supply is becoming available - there is also a need to ensure that the management of the Gateway is improved; that the benefits of social housing remain targeted to those in greatest need, and, to ensure that access to social housing is appropriately promoted towards those who will benefit most.



⁶ Priority 3B - [Government of Jersey Fair Rents Plan \(2021\)](#)

⁷ [Ministerial Plans 2023](#)

3. Current demand for social housing

- 3.1. As of July 2023, there were a total of 813 applicants registered on the Gateway.
- 3.2. The total number of registered applicants includes 338 people who wish to transfer within the social housing stock. When a tenant moves within social housing, they will vacate a home, which then becomes available for a new tenant. The reason for someone requiring a transfer will be unique to the individual, such as wanting to relocate to a different area, or wanting to move to a larger or smaller home that will better meet their needs.
- 3.3. This means that, relative to the current Gateway figures, there are 475 applicants looking to enter social housing as 'new demand'. It is important to note, however, that this demand does not necessarily translate into a direct need for additional new homes. There is a continual flow of people leaving social housing due changes in personal circumstances, such as deciding to move to a home in the private sector, moving into care or passing away, and this natural change also contributes towards meeting the demand registered on the Gateway.

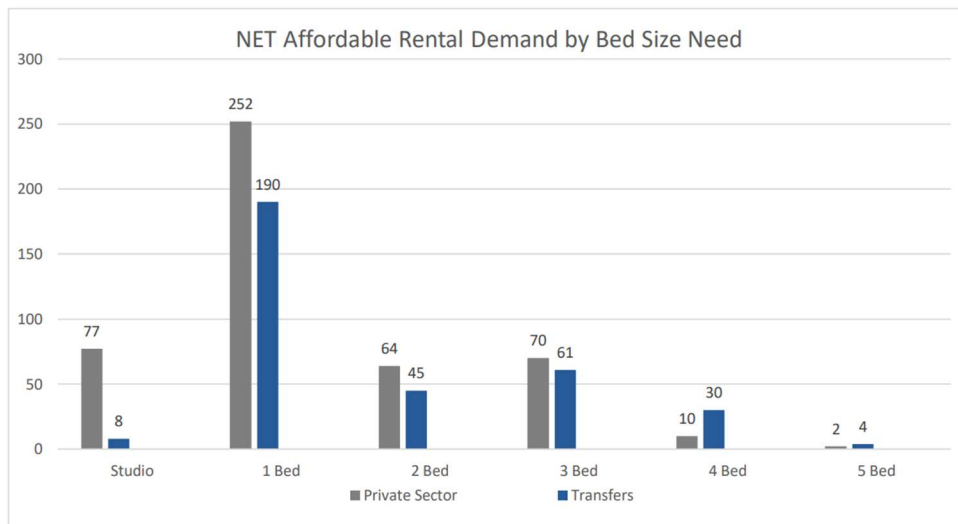


Figure 1: Affordable Housing Gateway statistics, June 2023

- 3.4. Whilst the Housing Advice Service seeks to ensure that the Gateway statistics are kept up-to-date, they are currently reliant on applicants advising when circumstances change, such as if they become adequately housed on their own or if their household income has changed. It is also true that not all applicants will be ready or in a position to move, and hence the level of demand registered on the Gateway is likely to be an over-representation of the true level of *active* demand at any given time.
- 3.5. As an example, through a combination of new supply and natural change, an additional 100 two-bedroom homes are due to become available through Andium Homes by the end of August 2023. Whilst there are currently 109 households registered as needing a two-bedroom home, the level of active demand for this type of home is believed to be currently less than twenty applicants, meaning the active demand on the gateway is imminently due to be exceeded with new supply. It is reasonable to expect a similar pattern of over-representation of demand across all types of home on the Gateway.

- 3.6. It is important that sufficient active demand exists on the Gateway to allow the timely allocation of homes as they become available. Considering the low level of active Gateway demand for two-bedroom homes, it is timely to introduce policy changes that will ensure these homes are not left empty whilst there is clearly still a demand for social housing in Jersey. Action will be taken to introduce policy changes that will help to re-balance demand between one- and two-bedroom homes, and to prioritise an increase in maximum income thresholds in the near-term.
- 3.7. The position with two-bedroom homes also highlights the importance of demand that is represented through the Gateway to be as accurate as possible. Since the Gateway was established in 2012, no comprehensive review of applicants has been undertaken and there is increasing uncertainty as to the accuracy of the level of demand being shown. To enable social housing providers to plan for the future and to guide the Minister for Housing and Communities in making policy changes, it is considered necessary to ensure a review of Gateway applicants is undertaken as soon as possible.

4. Supply of new homes

- 4.1. Andium Homes has a well-publicised capital programme to deliver 3,000 new affordable homes by 2030; 2,000 of which are due to be social rented homes. Andium is making good progress in delivering on this programme, with over 1,000 new homes in the process of being delivered between now and early 2027.
- 4.2. Key projects currently in the process of delivery include:

Bedrooms	2023		2024	2025	2026	2027	Total
	Edinburgh House (La Collette Low-Rise)	Cyril Le Marquand Court (Ann Court)	The Limes	Mayfair	Northern Quarter	Ann St. Brewery site	
1 bedroom	73	130	53	147	122	162	687
2 bedroom	65	35	83	50	38	82	353
2 bedroom house	-	-	-	-	1	-	1
3 bedroom	9	-	6	4	2	5	26
3 bedroom house	-	-	-	-	6	-	6

Table 1: Homes in delivery by Andium Homes

- 4.3. The Bridging Island Plan also identifies a number of new affordable housing sites that will contribute to the supply of new social housing, where approximately 380 new homes are expected to yield a split of social rented (45%) and assisted purchase (55%). These sites are expected to be weighted towards the delivery of larger family homes with some supply of smaller homes in accordance with the Island Plan's housing mix and density policies. These homes will, therefore, also help to meet social housing demand, and in the case of larger three-or-four-bedroom homes, will potentially exceed the level of demand presently registered on the Gateway.

4.4. Whilst the current Gateway statistics continue to show a high level of demand, it is clear that through planned delivery and the realisation of longer-term capital programme expectations, the current demand can be met and taking measured steps to widen eligibility for to access social housing should not lead to a long-term, unmanageable level of demand.

5. Roadmap for improved access to social housing in Jersey

5.1. The tables below set-out the roadmap approach for policy actions intended to **widen, manage** and **promote** access to social housing in Jersey.

5.2. The actions to **widen** access to social housing and their timing for implementation have been carefully considered, having regard to the new housing supply that is due to be delivered, and where specific opportunities exist to rebalance demand towards the areas of greatest supply whilst providing additional social benefits.

Widen access to social housing		
Action	Timing	Benefits
<p>W1: Separated families Presently, in the case of separated families, only the first household is eligible to access additional bedrooms for children. From September 2023, the second household will become eligible to apply for social housing with one additional bedroom to accommodate child stays.</p>	September 2023	<p>This change will provide additional support for separated families, whilst addressing an inconsistency with the current income support policy which already provides the allowance as part of the housing component.</p> <p>The change will also help to rebalance existing demand between one and two-bedroom homes.</p>
<p>W2: Grandparents Grandparents who provide care for their grandchild/ren children with additional needs will be eligible to request a transfer to a two-bedroom home. Requests will be considered on a case-by-case basis and in light of the advice and recommendation of health and community services. *The child would need to have a diagnosis confirmed by a medical professional and confirmation that an additional bedroom with a grandparent is required to support their care.</p>	September 2023	<p>This change will better enable family support networks to provide care and respite for children with additional needs.</p> <p>The change will also help to rebalance existing demand between one-and-two-bedroom homes.</p>

<p>W3: Further widen maximum income thresholds</p> <p>To ensure access to social housing is available to those who may need help with housing costs, the maximum income thresholds will be gradually increased to match a model that better reflects a rental stress-point in Jersey, relative to the current cost of housing. To ensure that this change does not place unmanageable pressure on the existing Affordable Housing Gateway, the change will be initially limited to two-, three- and four-bedroom homes.</p>	<p>Two-bedroom September 2023</p> <p>Three- and four-bedroom September 2023</p> <p>One-bedroom 2024</p>	<p>This change will help to ensure that those who need help with housing costs are able to access it.</p> <p>The staged implementation of changes will help to ensure that a high level of additional demand is not created where it will not be able to be managed in the near-term.</p> <p>Demand for three- and four-bedroom homes needs to be specifically surfaced to support the design and assessment of proposals for the affordable housing sites due to come forward through Policy H5⁸ of the Bridging Island Plan.</p> <p>The increase to income thresholds for one-bedroom homes will be withheld until further additional supply is delivered over 2023/2024.</p>
<p>W4: Reduce age of eligibility for persons without children from 40 to 25</p> <p>To ensure better equality of access for persons who need financial assistance with housing costs, the age of eligibility will be gradually reduced from 40 to 25 over the course of the next 18 months.</p>	<p>Age 35 – September 2023</p> <p>Age 30 – March 2024</p> <p>Age 25 – October 2024</p>	<p>The previous change to reduce the age of eligibility from 50 to 40 in 2022 did not lead to a significant increase in Gateway demand, however care needs to be taken to ensure that the progressive reduction to age 25 does not lead to an unmanageable increase in demand⁹.</p>

Table 2: Widen access to social housing measures.

5.3. In accordance with action **W3: Further widen maximum income thresholds**, the table below sets out the new thresholds that will be applicable from September 2023 (highlighted green). The proposed maximum income for households without children will not be implemented until a later date when the impact of additional one bedroom housing supply and further age reductions has become clearer:

Household income limits to qualify for Affordable Housing Gateway				
Number of dependent children	CURRENT Maximum gross annual income		PROPOSED Maximum gross annual income	
	Single applicant	Joint applicant	Single applicant	Joint applicant

⁸ Policy H5 Provision of Affordable Homes of the [Bridging Island Plan](#)

⁹ It is estimated that +/- 510 additional households may become eligible to apply for social housing by reducing the general age of access from 40 down to 25. Given this change is for persons without children, the additional demand will be principally focused towards additional 1 bedroom demand.

None	£32,300	£40,700	£38,818 (indicative pending review in 2024)	£52,462 (indicative pending review in 2024)
1 child	£51,200	£56,400	£61,956	£68,960
2 children	£61,800	£66,900	£76,415	£83,288
3 or more children	£67,600	£72,700	£85,132	£92,079
Second parent/grandparent household (2 bed home)	-	-	£61,956	£68,960

Table 3: Household income limits to qualify for the affordable housing gateway

5.4. Actions to improve how we **manage** access to social housing will help to ensure a more accurate reflection of the true level of demand for social housing exists, whilst ensuring that access to social housing benefits remain targeted towards those in greatest need in the long-term:

Manage access to social housing		
Action	Timing	Benefits
<p>M1: Improved demand reporting We will improve the monthly Gateway demand reporting to ensure that the impact of transfer demands, and levels of over and under occupancy are more clearly reported.</p>	December 2023	<p>Improved visibility of how social housing transfers will impact supply and demand.</p> <p>Improved ability to propose additional targeted policy changes that will support a rebalancing of supply and demand where this is needed, such as policies to support right sizing.</p>
<p>M2: Review applicants We will review long-standing applications to ensure that the Gateway is a more accurate reflection of current housing needs. Update forms will be issued to all applicants who have been on the Gateway for longer than 6 months, starting with the oldest applications with a view to completing a full Gateway review by September 2024.</p>	September 2023 to September 2024	<p>The current Gateway data is unlikely to represent accurate demand.</p> <p>The audit will help to ensure only those who remain eligible and need to access social housing remain on the Gateway.</p>

<p>M3: Review social rents policy We will review the social rents policy, to ensure access to a rental subsidy remains targeted and effective for those in greatest housing need in the long-term.</p>	<p>Develop as part of the long-term housing strategy in 2024</p>	<p>It is important that the social rents policy is designed in a way that ensures the benefits of social housing remain targeted and effective for those who are in greatest need.</p> <p>The present structure of the social rents policy has been in place since Andium was established in 2014, with a key decision in 2021 to reduce the maximum rent threshold from 90% to 80%. Access to this subsidy is only tested at the point of entry into social housing, whilst personal circumstances can change considerably over time. It is timely to consider the effectiveness of the current policy as part of the development of a long-term housing strategy.</p>
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Table 4: Actions to manage access to social housing.

5.5. The actions to **promote** access to social housing seek to address ongoing improvements to how we communicate with people who can benefit from access to social housing; those who may need additional support to access housing that better meets their needs, and, to ensure that we stay in contact with Islanders who have self-declared as being in housing need:

Promote access to social housing
Action
<p>P1: Staying in touch We will improve how we record and stay in touch with Islanders who express a wish to access social housing but are not presently eligible. This will help to ensure that there is a better understanding of demand outside of the current eligibility criteria to guide future policy changes, whilst enabling an improved relationship between Islanders and the Housing Advice Service, who can stay in touch about future policy changes that may mean they become newly eligible for the Gateway.</p>
<p>P2: Fostering and Adoption We will promote existing eligibility for Islanders who are at Stage 4 (and beyond) of the fostering and adoption process, and who are eligible to access social housing in accordance with income limit and bedroom policy, with each child being eligible for their own bedroom regardless of their age.</p>
<p>P3: Private sector income support We will improve communication with Income Support claimants to ensure the eligibility criteria for access to social housing and it's associated benefits are understood.</p>
<p>P4: Working in partnership The Housing Advice Service will support social housing providers by identifying opportunities to improve processes, customer service and provide support to help tenants to right size and rebalance demand across the Gateway.</p>

Table 5: Actions to promote access to social housing in Jersey

Appendix 1: Social housing eligibility and prioritisation prior to the implementation of specific changes highlighted the July 2023 roadmap

The eligibility criteria to access the Affordable Housing Gateway requires applicants to be:

- be aged 18 or over
- have housing qualifications (Entitled status)
- have a registration card
- have savings or assets worth less than £70,000

Applicants must also meet at least one of the following criteria:

- be over 40 years of age with a maximum gross income of £32,300 (single applicant) or £40,700 (joint applicant)
- have a medical, physical or mental disability and be in need of a special type of housing
- have a family with young children and have an annual household income below the limits set out in the following table:

Household income limits to qualify for Affordable Housing Gateway		
Number of dependent children	Maximum gross annual income	
	Single applicant	Joint applicant
None	£32,300	£40,700
1 child	£51,200	£56,400
2 children	£61,800	£66,900
3 or more children	£67,600	£72,700

When an applicant meets this criteria, they are then permitted to join the Affordable Housing Gateway, which enables them to access social housing on a prioritised basis (data as of May 2023):

Band	Applicant circumstances	Number of households currently on the list
Urgent Need - Band 1	This Band refers to applicants who are homeless, under eviction notice, in tied accommodation, have urgent medical issues, no rights to current accommodation such as staying with family, forced to live apart as present accommodation is not suitable, or where there is serious over-crowding. For transferring tenants in social housing this refers to those under occupying their current home and, urgent medical circumstances.	253

Urgent Need – Partnership Pathway Band 6	This Band is reserved for agency referrals via the Partnership Pathway. The Partnership Pathway (managed by Andium Homes) is a mechanism for vulnerable members of our community and citizens with complex housing needs to access social housing by working in partnership with key partners.	33
Moderate Need - Band 2	This Band refers to cases of overcrowding, poor housing standards, and moderate medical needs. For transferring tenants in social housing this refers to those suffering from overcrowding or moderate medical circumstances.	294
Low Need – Band 3	This Band reflects applicants whose current accommodation is unaffordable given their personal circumstances, or who are deemed to be adequately housed but meet the eligibility criteria.	226
Total		806