

# Right-sizing Policy

Minister for Housing

May 2024

## Ministerial Foreword

Against the backdrop of Jersey’s housing crisis, last year my colleague Deputy Tom Coles brought an amendment to the Government Plan to require the government to produce a policy for encouraging and incentivising ‘right-sizing’ in our housing market. In doing so, he was recognising that we needed to be more proactive in providing attractive options for Islanders who want to move into homes that more closely match their household need.

We know that there are many younger Islanders desperate to buy a larger home so they can grow their families, but are struggling to find options that are affordable. Whereas some Islanders – as they grow older – would prefer to have a smaller home, but do not make the move because they cannot see an option that appeals to them. This policy therefore seeks to propose ways that we can make right-sizing easier.

It is important that Deputy Coles spoke of “encouraging” and “incentivising”, rather than more punitive measures. This policy in no way seeks to tell Islanders how to live their lives or force them into homes they would be unhappy in. This is about giving more desirable opportunities for those who are considering moving home, but have not found somewhere they could envisage themselves enjoying the quality of life they wish to have.

This policy starts by focusing on delivering homes for older people who wish to downsize in their Parish communities, rather than into apartments in town. I am looking forward to working with the Parish Connétables, many of whom I know are keen to provide a good balance of homes for first-time buyers as well as retired parishioners.

We will also be working with our Social Housing Providers, the States of Jersey Development Company, and the Housing Advice Service, to enhance the offers and support available to Islanders when they look to right-size.

I would like to thank my officers for their hard work in helping put this policy together. It is a complex area, without any easy all-encompassing solutions. The proposals in this policy are deliverable and can be achieved without extra resources. If States Members wished to further prioritise this area, I would welcome their thoughts and proposals for debate.



**Deputy Sam Mézec**  
**Minister for Housing**

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# 1. Introduction

The term 'right-sizing' refers to the act of matching someone's housing need with a home that can better meet the requirements of their household. Whilst right-sizing can mean moving to a smaller home or a larger one, the focus of this policy is on when people need to move to a smaller property.

Some people may be more familiar with the term 'downsizing' (meaning moving into a smaller property, not always to the benefit of the occupier), but right-sizing is felt a more accurate term as it captures the policy focus of **enabling and supporting Islanders' positive choice to move into a home with fewer bedrooms which is the right size for them, at the right time for them.**

The reasons for wanting or needing to move to a smaller home will be very personal. It may be that children have grown older and left home, a partner has passed away, or maybe the home has become too difficult or expensive to look after and maintain. There is no single solution that will meet the needs of everyone. It is nevertheless important that Islanders can feel supported to move home, should they wish to.

The [Jersey Census \(2021\)](#) reports around 1 in 4 households under-occupy their homes (two bedrooms more than [Bedroom Standard](#)<sup>1</sup>) and a further number have one bedroom above this standard, resulting in 55% of all households occupying above the Bedroom Standard. In order to under-occupy a home by the Bedroom Standard, the home must have at least three bedrooms, therefore be classed as a family home.

The Bridging Island Plan explains that right-sizing can help promote better efficiency in the use of existing housing stock, and specifically help 'release' larger family homes back into the housing market. Enabling the release of family homes puts less pressure on the need to rezone more land for housing in the countryside. A package of policies is required to enable right-sizing to encourage the release of existing family homes, and planning policies related to the use of land will need to work alongside housing policies relating to housing need and access.

Creating a supply of suitable homes in the right location for people to right-size into is essential. People often want to remain in their existing communities, however some parts of the Island – particularly the more rural parishes – have a limited supply of smaller homes, which have been mostly focused into St Helier. To help address this, the Bridging Island Plan supports and enables the provision of a proportion of right-sizing homes on sites rezoned for the provision of affordable homes. It also requires all residential developments of five or more homes to include a proportion of smaller homes to encourage and enable 'right-sizing', where appropriate.

This right-sizing policy sets out a number of individual policies that will collectively help Islanders to right-size through different means. **The Minister for Housing's actions include:**

- Supporting the development of new and desirable homes on rezoned housing sites across the country parishes, suitable for those who wish to downsize within their community.
- Creating an obligation for Social Housing Providers to provide support to under-occupying tenants, helping them to move into homes they can afford and will be happy in.
- Providing enhanced advice and support to those looking to right-size, through the Government's Housing Advice Service.
- Encourage and support the States of Jersey Development Company to provide suitable right-sizing support packages on new developments, including the South Hill development, for example.

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<sup>1</sup> [Housing \(Overcrowding\) Bill \(parliament.uk\)](#). The Bedroom Standard was used to measure under-occupation in the Jersey 2021 Census. Under-occupying means having 2 or more bedrooms than the notional needed set out in the Bedroom Standard.

## 2. Background and evidence

This part of the report provides information on the policy’s development history and available data on right-sizing and wider housing trends, to evidence the policy need.

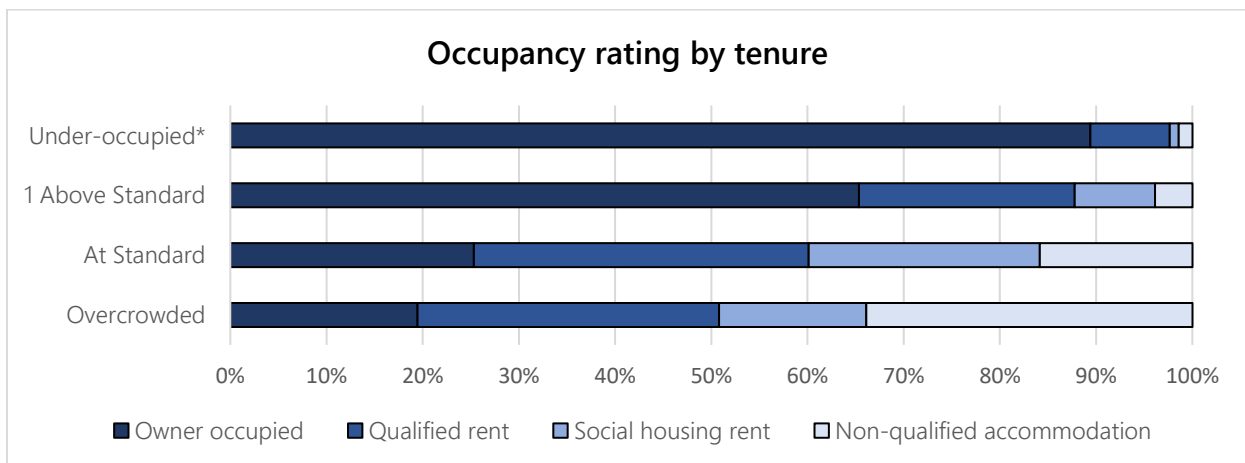
### Policy history

There has been a series of recommendations and decisions in recent years that have prompted the development of this right-sizing policy. The policy responds to:

- [Housing Policy Development Board Final Report \(2020\)](#) that included **Policy S5 – Encouraging ‘right-sizing’ to improve the availability of family-sized accommodation**<sup>2</sup>.
- [Bridging Island Plan](#) and the requirement for the Minister for Housing to develop a right-sizing policy to support the application of **Policy H5 – Provision of affordable homes**<sup>3</sup>.
- The [2024-2027 Government Plan](#), which requires the Minister to publish a right-sizing policy by 31 May 2024<sup>4</sup>.

### Rates of under-occupation

There is a notable level of under-occupation of larger family-sized homes in Jersey<sup>5</sup>. The 2021 Census shows that the significant majority of under-occupiers are owner-occupiers (89%)<sup>6</sup> (shown in [Figure 1](#)).



**Figure 1** – Occupancy rating by tenure (Source: 2021 Census)

\* Under-occupied is 2 or more bedrooms above the Bedroom Standard

Levels of occupation in the owner-occupier tenure vary by household type, with pensioner and adult couple owner-occupier households most likely to under-occupy their homes by two or more bedrooms above the Bedroom Standard. A breakdown of the occupancy rating of owner-occupier household types is shown in [Figure 2](#).

<sup>2</sup> [Housing Policy Development Board Final Report](#) 5.7 Policy S5, p.44

<sup>3</sup> [Bridging Island Plan](#) Promoting the efficient use of existing housing stock: right-sizing, pp.204-206.

<sup>4</sup> [P72-2023 amendment 5, A Scheme for Right-Sizing](#) ; [Government Plan 2024 to 2027](#) p.8.

<sup>5</sup> In this report, ‘family-sized’ homes are defined as those with 3 or more bedrooms.

<sup>6</sup> [Census Final Report 2021](#). Overcrowding and under-occupation, p.38.

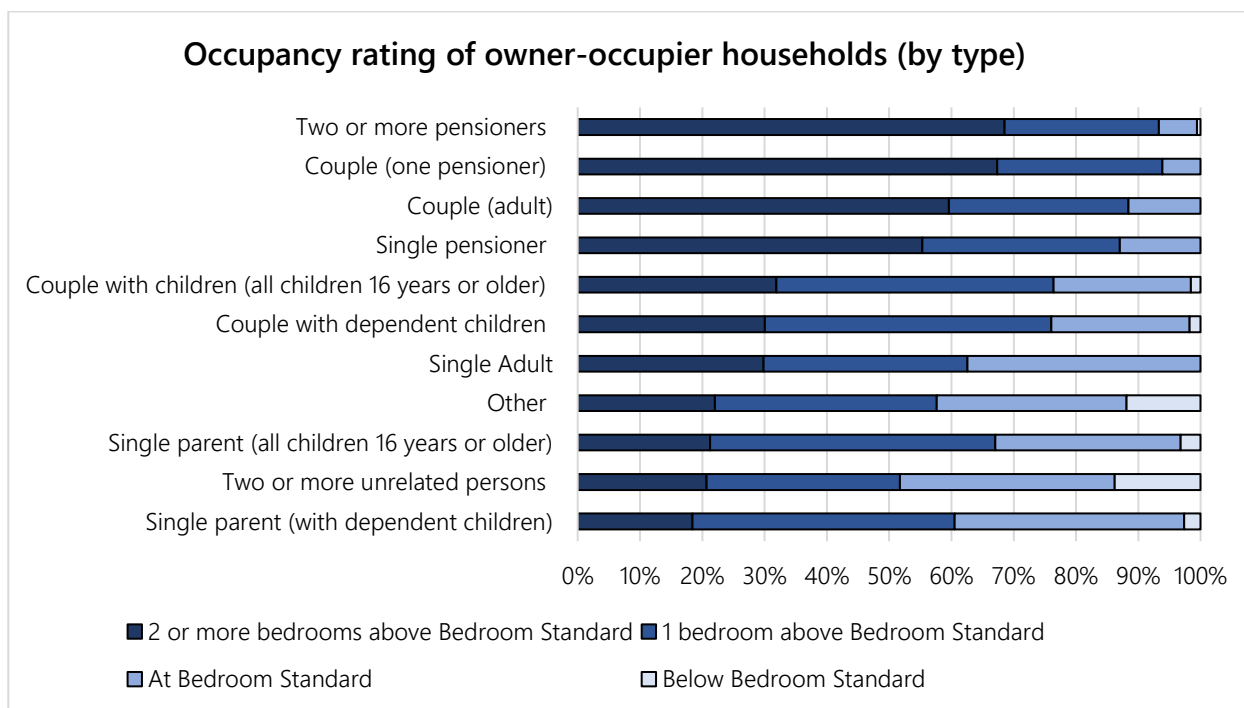


Figure 2 – Occupancy rating of owner-occupier household types, from the 2021 Census (Source: Statistics Jersey)

Levels of under-occupation (two or more bedrooms above the Bedroom Standard) for owner-occupier households is 44%, compared to 4% for all other tenure types. This is shown in **Figure 3**.

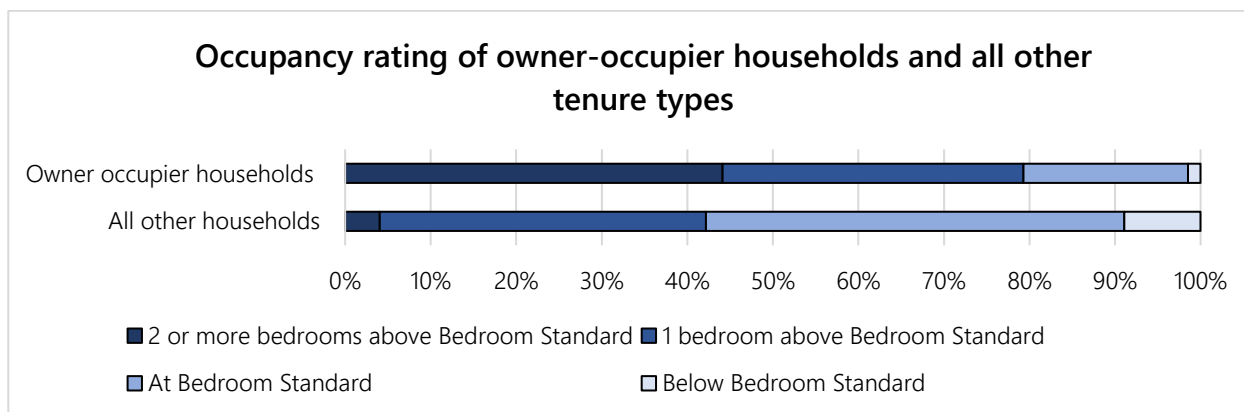


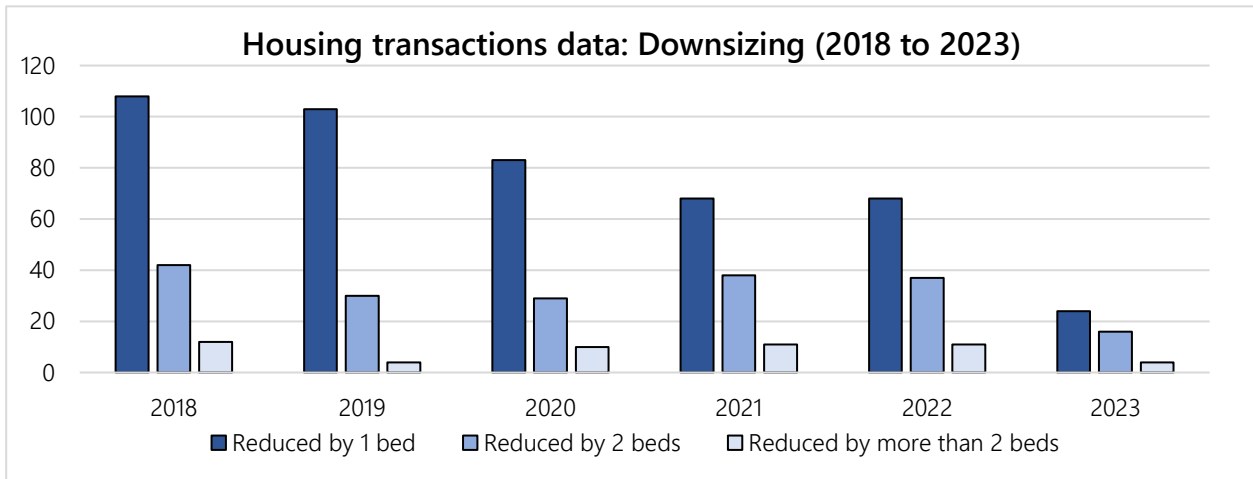
Figure 3 – Occupancy rating of owner-occupier households versus all other tenure types (Source: 2021 Census)

### Housing transactions data

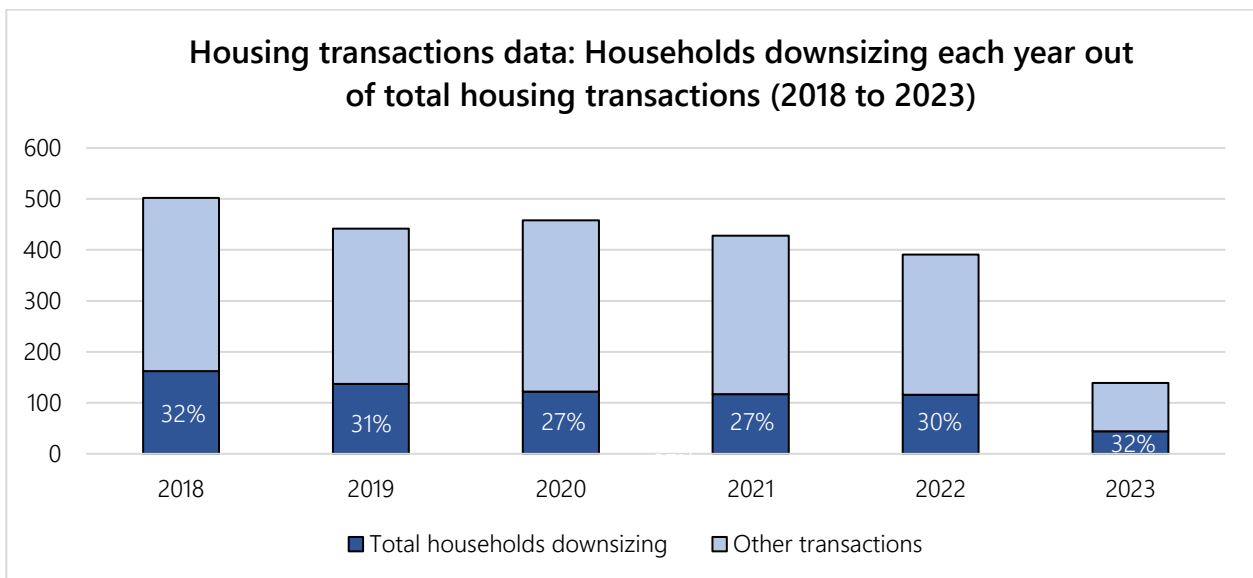
Statistics Jersey’s quarterly House Price Index report includes data on movements of households within the Jersey housing market and the difference in size (number of bedrooms) and cost of the properties between which they are moving<sup>7</sup>.

<sup>7</sup> See latest report: [House Price Index First Quarter 2024](#)

Housing transactions data from 2018-2022 show that an average of around 130 owner-occupier households move into a smaller property each year (referred to as downsizing in the report and therefore in this section). However, as overall housing transactions have fallen, only 44 households moved into a smaller property in 2023 (see **Figure 4**). Note that all housing transactions significantly reduced in 2023, as shown in **Figure 5**, but the percentage of downsizing transactions stayed at around 30%, as has been the case since 2018. **Figure 4** shows the majority reduce the number of bedrooms by one, with a lesser amount reducing the number of bedrooms by two or more.



**Figure 4** – Housing transactions data: breakdown of downsizing transactions by reduction in number of bedrooms from 2018 to 2023 (Source: Statistics Jersey)



**Figure 5** – Housing transactions data: households downsizing each year out of total housing transactions from 2018 to 2023 (Source: Statistics Jersey)

As shown in housing transactions data from 2018 to 2023 (**Figure 6**), between 1 in 7 and 1 in 4 downsizing households move to a property that is more expensive or the same price as the property they sold. The majority move into cheaper properties. Higher levels of downsizing transactions where the purchased property is the same price or more expensive than the sold property may simply be a case of people right-sizing into homes with desirable qualities which equate to a higher price point.

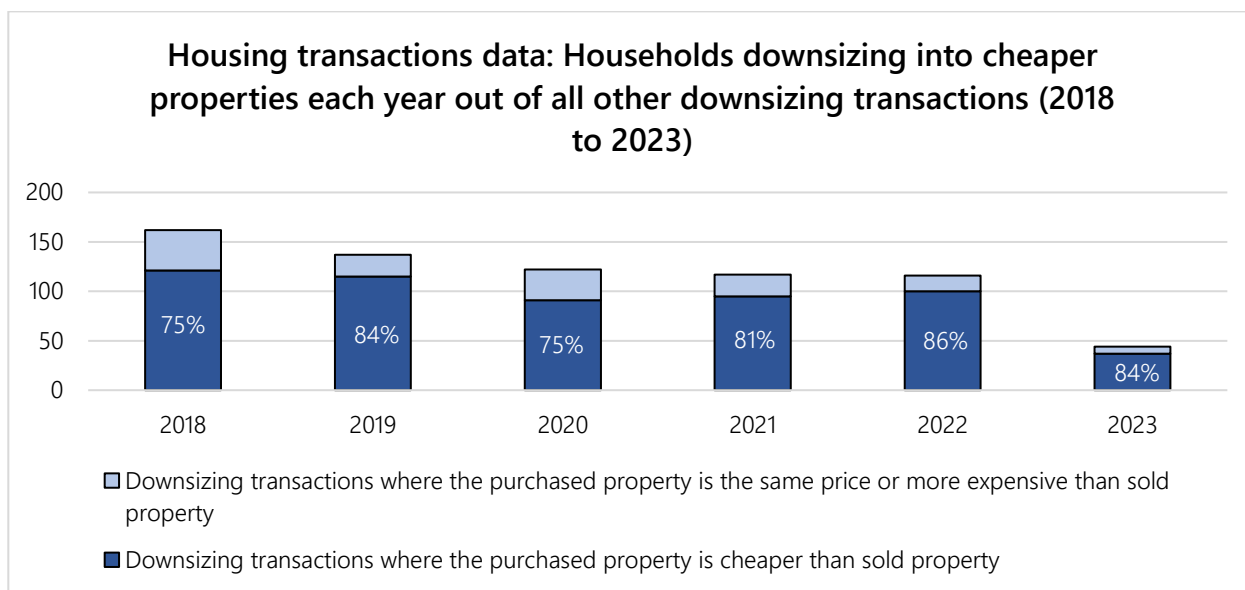


Figure 6 – Housing transactions data: households downsizing into cheaper properties each year out of total housing transactions from 2018 to 2023 (Source: Statistics Jersey)

### Occupancy rates in social housing

As shown in **Figure 7**, 75% of tenants in social housing are housed to the Bedroom Standard. However, 20% are under occupying their home by one or two bedrooms above standard.

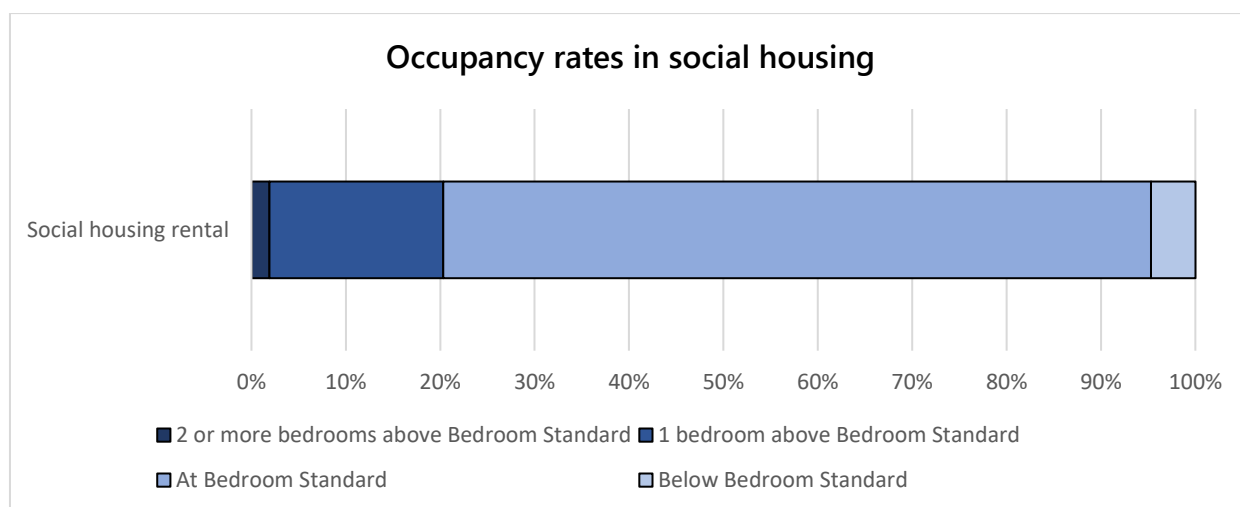


Figure 7 – Occupancy rates in social housing (Source: 2021 Census)

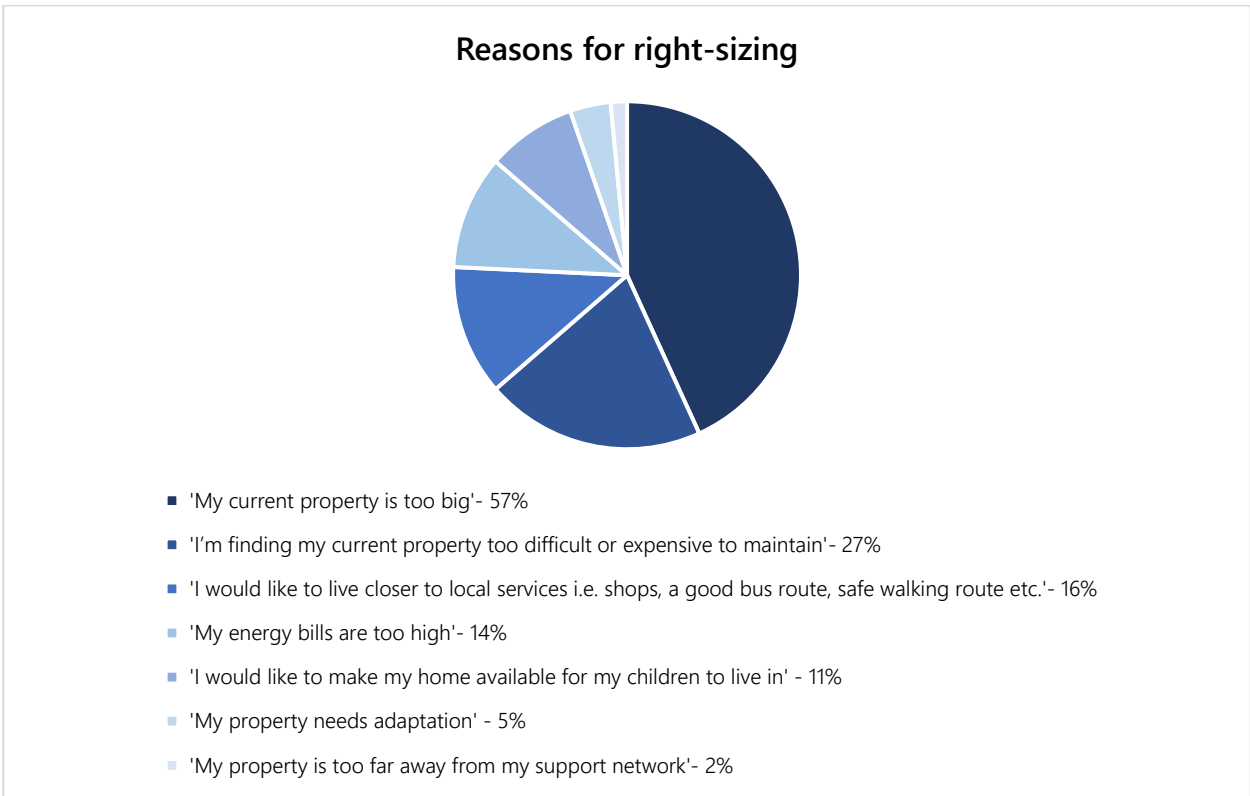
### Reasons for and barriers to right-sizing

In 2022, the former Minister for Housing and Communities undertook a **right-sizing survey** to understand Islanders’ views on right-sizing<sup>8</sup>. Of the survey respondents who were interested in right-sizing, 58% were interested in participating in a right-sizing scheme (16% of all respondents). The key drivers for interest in right-sizing were identified as the current property being too large, or too difficult or expensive to maintain.

Reasons for right-sizing are shown in **Figure 8**:

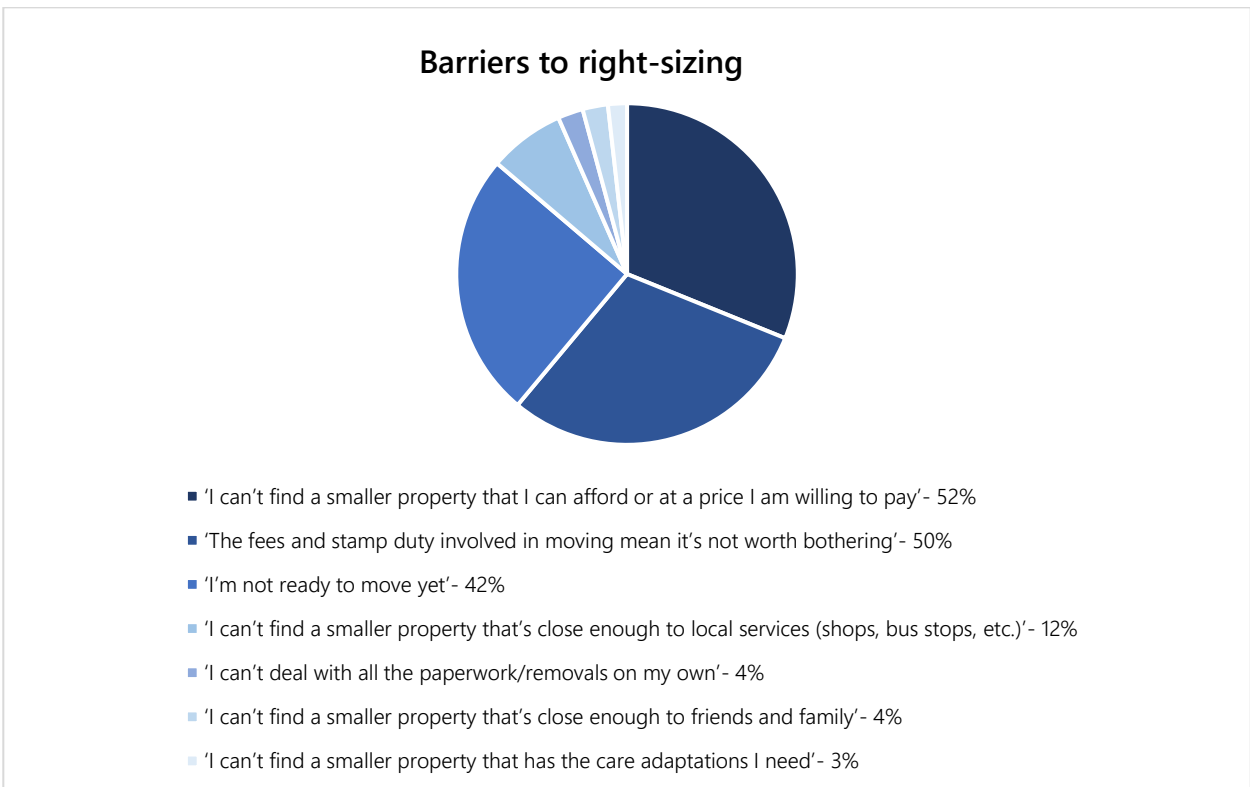
<sup>8</sup> [Right-sizing Survey Report](#)





**Figure 8** – Reasons for right-sizing (Source: 2022 Right-sizing survey)

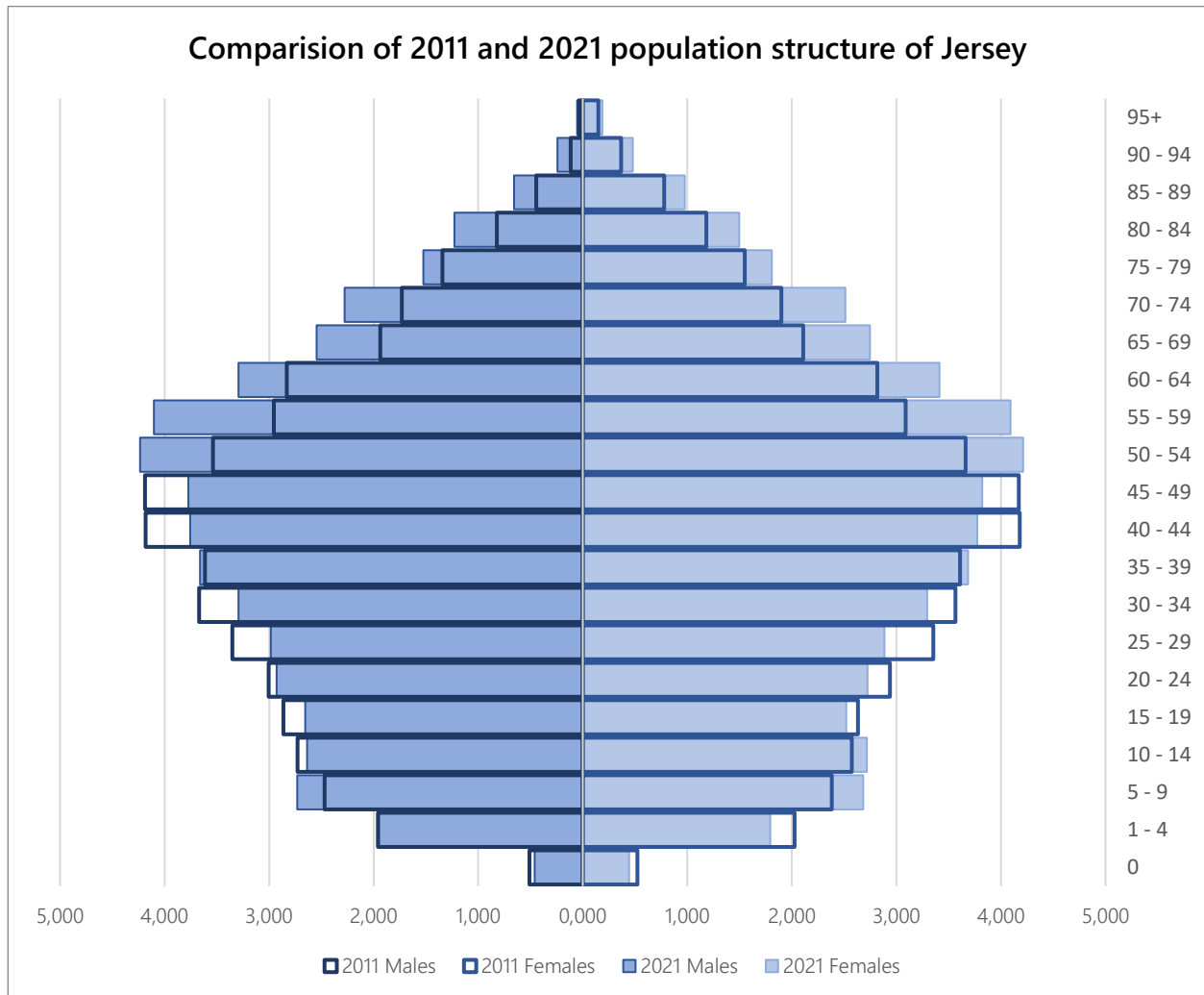
This survey also highlighted some of the barriers to right-sizing. Respondents’ most frequently cited barriers were not being able to find a smaller property that they could afford or at a price they were prepared to pay, that the fees and stamp duty involved in moving meant it was worth bothering, or that they were not ready to move yet. The barriers to right-sizing are shown in **Figure 9**:



**Figure 9** – Barriers to right-sizing (Source: 2022 Right-sizing survey)

### The ageing demographic

The future potential for right-sizing is highlighted by Jersey’s demographic moving into older age, reflected in **Figure 10**. In 2011, the largest section of the population was aged between 40 to 49. By 2021 this had moved up to the 50 to 59 age range. As this trend is expected to continue, over the period of 2021 to 2031, this demographic will approach pensionable age, becoming the age group that is most likely to benefit from right-sizing.



**Figure 10** – Comparison of 2011 and 2021 population structure of Jersey (Source: 2011<sup>9</sup> and 2021 Census)

As such, a set of policies are required to enable effective and efficient right-sizing to help facilitate this current and future population group’s need to age well in our Island community, as well as releasing family-sized homes back into the market for households that need them.

These policies are specific, targeting particular areas that need development, taking strategic advantage of existing policies, and also offer a wider and more subtle approach to overcome noted right-sizing barriers and foster a culture of engagement to help comfortably transition a household into a home more suitable for their needs.

<sup>9</sup> [Census Final Report 2011](#)

### 3. Right-sizing policy areas

This right-sizing policy has been separated into three distinct areas. Whilst there are some general challenges associated with right-sizing, each of these identified areas have different requirements, requiring a more targeted response.

#### A. Right-sizing on rezoned housing sites

This specifically responds to **Policy H5 – Provision of affordable homes** in the Bridging Island Plan which designates sites for the development of affordable homes, subject to a tenure split of 45% for social rent and 55% for purchase, except where an alternative tenure split:

- (i) can be justified, having regard to latest evidence of need;
- (ii) enables the 'right-sizing' of homes within the existing housing stock; or
- (iii) can be justified relative to any other overriding justification.

The Minister for the Environment's Affordable Housing Sites Supplementary Planning Guidance (SPG)<sup>10</sup> for the development of affordable housing sites explains that any right-sizing opportunities that arise on rezoned sites need to be consistent with the justification for allocating housing sites for this purpose in accordance with the Planning and Building (Jersey) Law<sup>11</sup> and that the Minister for Housing's right-sizing policy needs to be applied to activate right-sizing opportunities on the rezoned housing sites.

#### B. Right-sizing in social housing

Right-sizing within social housing brings particular and unique challenges. The longer a person has been living in social housing, the greater probability that they may be under-occupying due to a change in their household circumstances. Additionally, longer-term tenants are more likely to be on a historic rent arrangement, where they are paying less rent compared to newer tenants, creating disparities within the community.

As of May 2024, the Affordable Housing Gateway lists 117 applicants waiting to downsize within social housing and 2021 Census data indicates the level of under-occupation by one or two bedrooms above standard to be around one-fifth of all social housing tenants. It is important that right-sizing moves are facilitated and encouraged to promote the sustainability of existing social housing stock, ensuring supply and demand are addressed in a manner that best meets Islanders' needs. Supporting right-sizing in social housing results in those needing larger homes being able to access them.

#### C. Right-sizing in the open market

It is important that anyone who chooses to move to a smaller home – be it within their existing community or elsewhere – can access the right advice and support to do so. It is also important that there is the development of the right type of homes in the right places that will enable right-sizing in the open market to take place.

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<sup>10</sup> [Supplementary Planning Guidance Development Brief - H5 Affordable housing sites](#)

<sup>11</sup> The sites designated under Policy H5 of the Bridging Island Plan have been specifically identified for the development of affordable homes, for those who need financial assistance to access housing in Jersey. See Planning and Building (Jersey) Law 2002, Article 4(4).

## A. Right-sizing on rezoned housing sites

Bridging Island Plan **Policy H5 – Provision of affordable homes** (Policy H5) is focused on the development of social rent and assisted purchase homes (for first-time buyers) where homes are allocated through the Affordable Housing Gateway to people in housing need.

Bridging Island Plan **Policy H4 – Meeting housing needs** (Policy H4) and the Minister for the Environment’s SPG, issued in the form of development briefs for these sites, will ensure that the rezoned housing sites provide a mix of different sized homes. There is the potential for one and two-bedroom flats and two-bedroom homes (i.e., properties most likely to be considered as suitable for right-sizing) to be delivered across the rezoned affordable housing sites.

Whilst the majority of homes delivered on the rezoned affordable sites will provide homes for people who need financial assistance to access housing in Jersey, there is potential for some provision to be made for right-sizing, and Policy H5 explicitly acknowledges and makes provision for this. However, the provision of homes for right-sizing on rezoned affordable housing sites will only be considered where it can be appropriately justified and is to be delivered by an affordable housing provider.

The Minister for Housing will need to be engaged and consulted through the planning application process and subsequent allocation of homes through the Affordable Housing Gateway, to assess and consider any proposals for the development of right-sizing homes on sites rezoned for the provision of affordable homes. In so doing, the Minister will have regard for the following principles:

- **Right-sizing as part of the social housing allocation on a Policy H5 site:**  
Social rented right-sizing homes on rezoned housing sites do not require additional policy measures as these homes will already be allocated through the Affordable Housing Gateway to eligible persons.

Should a Social Housing Provider (SHP) wish there to be a specific *type* of social housing provided on a site – for example, right-sizing homes that can also help meet a need for homes to support ongoing independent living – this will need to be explained and justified to the Minister for Housing, relative to Affordable Housing Gateway demand<sup>12</sup>.

Should a SHP wish to provide more targeted types of social housing, early engagement with the Minister for Housing through the Strategic Housing and Regeneration Team is strongly recommended at an early stage and before a planning application is made.

- **Right-sizing as part of the assisted purchase allocation on a Policy H5 site:**  
Development proposals for affordable homes to be purchased by non-first-time buyers (instead, by right-sizers) on rezoned sites need to be specifically justified by the applicant as part of their planning application, relative to the latest evidence of need.

This evidence of need may be presented in the form of a list of persons wishing to acquire a right-sizing property in a location, or local survey data held by the parish or affordable housing provider.

The Minister’s assisted purchase right-sizing policy seeks to maximise flexibility for a provider to develop and suggest a right-sizing proposal that meets the needs of the site and demand in a local area. However, the key focus must remain on the overall proposal remaining consistent with the

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<sup>12</sup> The Minister for Housing has two housing Gateways: the “Affordable Housing Gateway” which is currently limited to social housing and is administered directly by Government, and the “Assisted Purchase Pathway”, which is limited to assisted purchase sales and is currently Administered by Andium Homes, on the Minister for Housing’s behalf.

justification for allocating the sites listed in Policy H5, in accordance with the Planning and Building (Jersey) Law.

In order for the Minister to offer support for an assisted purchase right-sizing proposal on a Policy H5 site, it will be expected to align to the following minimum eligibility principles:

### **Policy R1: Bridging Island Plan affordable housing sites - eligibility to access right-sizing homes for purchase**

#### **Principle 1**

- The provision of assisted purchase right-sizing homes on these rezoned sites will be limited to those “who are genuinely ‘right-sizing’ from an existing home”, which means they must be under-occupying their current home by at least one bedroom.

#### **Principle 2**

- The allocation of homes will be subject to means-testing. To be eligible to purchase a right-sizing home, the right-sizer will be in a financial position whereby:
  - They have to sell their current property to raise sufficient capital to be able to purchase an affordable right-sizer property.
  - Upon completion of the transaction, they will not own other residential property in Jersey or elsewhere, and the affordable right-sizing property will be their principal residence.

#### **Principle 3**

- Prioritisation of access to right-sizing assisted purchase properties may take into account the size and value of property being released as a result of the transaction, and local parish connections, including familial connections. The approach to prioritisation must be clearly set out as part of any proposal.

#### **Principle 4**

- The sale of affordable homes to right-sizers are expected to be delivered in alignment with other assisted purchase sales for first-time buyers on the Policy H5 rezoned housing sites. The SPG already establishes that this means they must not be sold for more than 70% of the open market first-time buyer value equivalent, meaning that a minimum of 30% of the sale value must be secured as a charge on the property that is passed on to each new purchaser.

#### **Principle 5**

- The onward sale of right-sizing properties should be restricted in perpetuity to either right-sizers meeting the same criteria established at the point of planning permission being granted, or must be allowed to revert to assisted purchase for first-time buyers for subsequent sales.

### **Working with providers to ensure right-sizing proposals are successful**

Given the inevitability that any proposal for right-sizing properties on Policy H5 sites will be unique to the location and developer (i.e., arising from a parish with established aspirations to provide right-sizing homes), the Minister for Housing will respond to proposals as they may be brought forward, and commits to working with the providers as far as possible to ensure successful schemes are realised. The Minister’s guidance to

developers will be based on the unique circumstances surrounding the site, opportunities to link different types of development across sites, and the evidenced requirement for affordable housing both in the parish and the Island, with the aim of supporting sustainable and diverse parish communities.

The guidance may include the design specification of homes that are appropriate to the proposed future occupants, such as meeting Lifetime Homes Standards<sup>13</sup>, whilst meeting the requirements set out in building byelaws regarding future adaptability<sup>14</sup>. This will help to ensure the development will be able to accommodate changing needs associated with ageing, ensuring people can remain in their homes for longer.

This guidance will build on that already provided by the Minister for the Environment's Affordable Housing Sites SPG to provide clarity for developers when submitting plans for provision of homes on each of these sites. This will include considerations such as the mix of housing types and sizes, the proportions set aside for social housing, assisted purchase, right-sizing, and any proposed allocation through parochial links.

The Bridging Island Plan policies and Minister for the Environment's Affordable Housing Sites SPG will always take primacy when proposals are assessed at the planning application stage. This means the Minister for Housing's right-sizing policy and site-specific guidance will be taken into consideration where right-sizing proposals are brought forward, but a planning decision will not be bound by it.

### Testing eligibility through the Gateway

The Assisted Purchase Pathway is the Minister for Housing's gateway for assisted purchase homes, which is currently administered by Andium Homes, on the Minister's behalf.

There is an aspiration to bring the management of this gateway back into the administration of Government through the Housing Advice Service (HAS). The current gateway is designed only for first-time buyers, and a new categorisation will need to be developed to accommodate right-sizing gateway criteria, whether this is through the existing Assisted Purchase Pathway, or a new manifestation of the gateway in the Government's administration.

As there is no guarantee that assisted purchase proposals for right-sizers will be brought forward, work to develop a new categorisation through the gateway will only take place if a proposal is brought forward and gains planning permission. In this event, the Minister will ensure that the gateway process for right-sizers is established at the earliest opportunity following the grant of planning permission, and before completion of the first homes on the site to ensure that the homes can be allocated in a timely manner.

The gateway category for right-sizers will test eligibility based on the Minister's eligibility principles established by this right-sizing policy.

#### **Policy R2: Development of plans and testing eligibility to access right-sizing homes on rezoned sites**

The Minister for Housing will prioritise the provision of advice and guidance to affordable housing providers, to support the development of right-sizing proposals on Policy H5 rezoned housing sites.

Where right-sizing homes are approved on these sites, the Minister will develop a gateway process to test eligibility to access the homes, consistent with the eligibility criteria established by **Right-sizing Policy R1: Bridging Island Plan affordable housing sites – eligibility to access right-sizing homes for purchase.**

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<sup>13</sup> The Lifetime Homes Standard is a series of 16 design criteria intended to make homes more easily adaptable for lifetime use at minimal cost.

<sup>14</sup> [Building Bye-laws \(Jersey\) 2007](#) Schedule 2, Part 8, Paragraph 8.5: Adaptability of Dwellings, states that: 'Reasonable provision must be made in a dwelling to enable it to be easily adapted at a future date to enable occupants to cope better with reducing mobility.'

## B. Social housing right-sizing

Prior to the creation of Andium Homes and the Minister for Housing’s Social Rents Policy, there were fewer barriers to right-sizing within social housing stock. Rents were based on a “Fair Rent” for each property type and in later years, rents drifted significantly below open market levels. The move to the new Social Rents Policy protected existing tenants from moving to the then 90% of market rent (now 80%) rent levels, which means many longer-term tenants are paying less rent than new tenants occupying the same properties. This also means that there is little or no financial incentive for those tenants to downsize, where the rent to remain in the larger property can be lower or similar to the cost of paying 80% rent in a smaller property.

Whilst it is an aspiration for social housing to become a tenure of choice rather than need, the wider the eligibility to access social housing, the greater the risk of tenancy practices becoming unsustainable, where people in greatest need could be denied access to a social rented home whilst others are under-occupying larger homes which are persistently in highest demand.

It is known that many of the tenants under-occupying social rented homes are unable or unwilling to move to a smaller home for a number of reasons. It could mean they will pay the same or a higher rent for a smaller property, and for some it may be that they are settled where they are and unable to find a suitable smaller home in their desired community.

Each Social Housing Provider (SHP) has its own arrangements for rent-setting, so long as this remains within the Minister for Housing’s Social Rents Policy, which caps rent to a maximum of 80% of market value. It is important that SHPs are able to operate a balanced rent model that both helps to keep the cost of renting to the tenant relatively low, whilst ensuring that a sustainable income is realised to reinvest back into the housing stock.

For this reason, the Minister for Housing is not asserting a right-sizing rent policy on SHPs at this time, but instead creating an expectation that providers will develop their own right-sizing offer for under-occupying tenants, where they do not already have one in place.

### **Policy R3: Social housing rent arrangements for right-sizing**

Social Housing Providers should develop a right-sizing policy, where they do not already have one in place. The right-sizing offer is expected to consider:

- the level of rent an under-occupying tenant may be currently paying and what the rent will be in a new, smaller, property;
- what this means as a financial impact upon the tenant; and
- honouring existing rents; offering a fair and manageable “stair-cased” rent deal, or introducing other measures that will incentivise and support right-sizing moves.

The Minister will review the policy response of providers and consider further policy measures should this not be considered adequate.

### **New Residential Tenancy Law**

A new Residential Tenancy Law is currently under development, which will introduce a form of tenancy that requires there to be a specific reason in order for it to be ended.

To ensure the long-term sustainability of the social housing stock and ensure that those in greatest housing need are able to access a home that is suitable for their household, provisions will be pursued in the new law that will allow a social housing tenancy to be ended when a tenant is under-occupying a home.

**Policy R4: New Residential Tenancy Law social housing tenancies**

The Minister for Housing will include specific provisions for social housing tenancies in the new Residential Tenancy Law, which will allow a tenancy to be ended by the Social Housing Provider in the case of under-occupation. This provision will be accompanied by adequate notice periods.

## C. Open market right-sizing

The housing transactions data section (see p.6) shows that whilst housing transaction levels have fallen significantly since 2018, the percentage of those moving to a smaller property (usually cheaper than the sold property) has stayed at around 30%. This demonstrates that a consistent level of open market right-sizing takes place without Government intervention.

Open market right-sizing has the greatest potential to increase the level of right-sizing that takes place in the Island. However, it is also the most difficult area in which to develop a targeted and affordable policy without knowing the true level of demand for right-sizing initiatives, or indeed the complexity of barriers being experienced by those who have a desire to move to a smaller home but have been unable to make the final decision to do so.

**Supporting Islanders with advice and guidance**

Buying or selling a home is known to be a stressful activity. Some prospective right-sizers may have previously avoided making this decision because they do not know where to start, and 'staying put' is the easiest option.

In 2020, the Housing Policy Development Board concluded that taking a personalised approach can result in increased right-sizing moves by helping to reduce the anxiety that many older people feel about moving home<sup>15</sup>.

The Government's Housing Advice Service (HAS) and Citizens Advice Jersey already offer moving advice and guidance to Islanders. It is important that the existing advice and support is not only promoted, but continually enhanced.

By making the most of our current resources, improvements will be made to the advice offered by the HAS, including on their website, and additional lines of communication will be developed, for example as information leaflets made available in parish halls and community buildings.

**Policy R5: Improve the availability of information and support for when people want to move home**

The Minister for Housing will work with the Housing Advice Service to ensure that the advice and guidance available to people when they want to move home is accessible and continually enhanced, with clear support for prospective right-sizers.

**Improving the supply of homes suitable for right-sizing, in the right places**

The planning process plays an important role in ensuring that the development of new homes meets the needs of Islanders. The Bridging Island Plan not only enables some right-sizing homes to be delivered under the provisions of Policy H5, but also supports and encourages the development of homes that will enable right-sizing more generally, through Policy H4. Through the consultee process for planning applications, the

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<sup>15</sup> [Housing Policy Development Board Final Report](#) p.44.



Minister for Housing will actively support and encourage proposals that enable people to right-size, particularly where opportunities arise in more rural communities.

When work begins to review the Island Plan, the Minister for Housing will work with the Minister for the Environment to explore how the Island Plan may enable further opportunities for right-sizing, being cognisant of an ageing demographic and endeavouring to create sustainable and well-connected communities.

#### **Policy R6: Supply of new homes suitable for right-sizing**

The Minister for Housing will support the development of homes that are suitable for right-sizing, particularly those in established rural communities.

The Minister for Housing will work with the Minister for the Environment to consider how the progression of the next Island Plan can enable further opportunities to provide suitable right-sizing homes, which considers the needs of an ageing demographic and supports the creation of sustainable and well-connected communities.

#### **The delivery of right-sizing homes by States'-owned entities**

States'-owned entities Andium Homes and the States of Jersey Development Company (SoJDC) play a very significant role in providing new homes for Islanders. Whilst Andium Homes are focused on the delivery of social housing and assisted purchase schemes for first-time buyers, SoJDC are uniquely placed to provide a broader open market offer that can meet the needs of right-sizers who may not need traditional forms of financial assistance to move home, but may benefit from other forms of support to help with the move.

It is expected that the development of South Hill (139 homes) will include an offer to assist those wishing to downsize into the development, in addition to the 25% of homes that will be offered on a shared equity arrangement for eligible first-time buyers. SoJDC will also be expected to consider a right-sizing offer in the progression of new plans for housing at the Waterfront.

#### **Policy R7: Housing products offered by States of Jersey Development Company**

The Minister for Housing will encourage and support the development of suitable right-sizing support packages on SoJDC's future housing developments, in addition to the provision of assisted home ownership products that are aimed towards first-time buyers.

#### **Fees and Stamp Duty**

The cost of fees and Stamp Duty has been expressed as a potential barrier for people to right-size. Particularly for people who have owned their property for a long time, it is likely that equity will be released upon the sale of the larger home and the payment of Stamp Duty on the new smaller property will reduce the amount of capital realised once the transaction is complete. The Minister for Housing has been interested in developing a Stamp Duty relief option to support right-sizing in the open market, although the responsibility for tax policy rests with the Minister for Treasury and Resources. Due to the complexity of legislative changes that would be required to deliver a Stamp Duty relief, the difficulty of ensuring this is appropriately targeted, and an inability to quantify any potential loss in revenue, Stamp Duty relief is not being offered as part of this policy. The Minister for Housing will seek to work with the Minister for Treasury and Resources to consider fiscal incentives in the future.

## 4. Monitoring and review

These policies will be monitored and evaluated to ensure the effective delivery of right-sizing schemes and services.

Policy area	Performance indicators
Right-sizing on rezoned housing sites:	<ol style="list-style-type: none"> <li>1. Number of planning applications received and approved for <b>Policy H5 – Provision of affordable homes</b> sites and of those homes:               <ol style="list-style-type: none"> <li>i. Number of homes approved and delivered to enable social housing right-sizing</li> <li>ii. Number of homes approved and delivered for assisted-purchase right-sizing</li> </ol> </li> </ol>
Social housing right-sizing:	<ol style="list-style-type: none"> <li>1. An assessment of the quality and impact of Social Housing Providers' right-sizing policies</li> <li>2. Number of existing and new social housing tenants who move to a smaller home</li> </ol>
Open market right-sizing	<ol style="list-style-type: none"> <li>1. Web traffic and call volumes to the Housing Advice Service webpage and phone number for moving guidance and support</li> <li>2. Quarterly House Price Index report: Statistics Jersey data on downsizing housing transactions as a proportion of total transactions</li> <li>3. Number of right-sizing moves supported on SoJDC developments</li> </ol>

**Table 1** – Policy performance indicators

Broader monitoring and evaluation will be undertaken through the analysis of tools (e.g., Island Outcome Indicators) and insights from regular surveys (e.g., Future Housing Needs within the Jersey Opinions and Lifestyle Survey) to gain a more qualitative understanding of Islanders' satisfaction with their housing and aspirations to move home.