

**JERSEY CITIZENS ADVICE BUREAU LIMITED**  
**MINUTES OF THE ANNUAL GENERAL MEETING**  
**HELD ON THE 6<sup>th</sup> JUNE 2019 AT ST PAUL'S CENTRE**

**Present**

Kate Jeggo, Chair  
Nicola Adamson, Vice Chair  
Lucy Le Brocq, Treasurer  
Tino Perestrelo  
David Wood  
Nicola Bennett  
Malcolm Ferey, Chief Executive

The AGM began at 6.00pm.

**1. Welcome by Chair**

The Chair thanked both familiar and new faces for attending, especially our guest speaker, Senator Sam Mézec. The Chair introduced the Board Members and welcomed Nicola Bennett to her first AGM as a Board Member.

**2. Apologies and Voting Arrangements**

The Vice Chair read out the list of apologies from supporters, funders and friends and explained that Members who were present would be invited to use their voting cards.

**3. Minutes and Matter Arising**

The Vice Chair presented the minutes of the 2018 AGM, which were approved by Patricia Winchester and seconded by Deputy Richard Renouf.

**4. Presentation of the 2018 Annual Report**

The CEO presented the 2018 Annual Report, starting by thanking all involved in achieving the lowest risk by our national audit and becoming Registered Charity number 20. 2018 saw the office refurbishment and the implementation of a new computer system. We celebrated our 40<sup>th</sup> birthday with afternoon tea at Government House and 2019 marks the 80<sup>th</sup> birthday of the Citizens Advice brand. Susie Robins MBE was awarded an MBE for her significant contribution to Citizens Advice Jersey. We started more Outreach work, which continues to expand in 2019. There were no questions from the floor. The Chair thanked the Board, staff and volunteers for their contributions in 2018.

**5. Presentation of 2018 Accounts**

The 2018 Accounts were approved by the Board and presented by the Treasurer. Lucy Le Brocq took over as Treasurer in August 2018 and thanked Julie Fairclough for her work previously. 2018 was a strong year. Our biggest funder continues to be Health and Community Services, for which we are thankful. Social Security, AA Rayner Fund, Parishes and private donors are all greatly appreciated to allow us to continue our work. Expenses were in line with 2017 and the refurbishment had been completed. Questions were welcomed from the floor.

John Stephens asked why we need so much cash. The Treasurer explained that as our funding is from donations, it is never guaranteed and the reserves would allow our work to continue in the event of fewer donations. The Chair thanked our funders for their support.

**6. Re-Election of Board Members**

No Board Members were due for re-election this year.

**7. Re-election of Auditors**

The Chair proposed that Alex Picot be re-elected as Auditors, which was seconded by Patricia Winchester. The Chair thanked Alex Picot for their work.

**8. Any Other Business**

There was no other business.

**9. Guest speaker – Senator Sam Mézec – Minister for Children and Housing**

The CEO introduced the guest speaker, whose role is of particular interest to our work, as housing continues to be our biggest enquiry area. Senator Sam Mézec thanked us for the opportunity to speak at our AGM, especially as his previous volunteer work for Citizens Advice in the UK had influenced his decision to go into politics. Housing is the top political issue in Jersey. Homeownership is out of reach for most young people, who are instead living in rent stress. Reducing income inequality and improving housing are top priorities. A Housing Policy Development Board had been created to investigate external buy-to-let investors, social housing rents of 90%, rental security, transparency in letting agent fees, transparency in Housing Gateway allocations, creating a Housing Advice Service and homelessness. Housing is the second biggest sector in our economy and a public consultation on a landlord licensing scheme has just been launched. Housing security and standards benefit children the most and play a huge role in putting children first. The Chair thanked the guest speaker and opened the floor for questions.

Sue McNair asked what could be done for homeless individuals who had run out of options. Senator Sam Mézec advised that prevention is key. Andium have building projects underway including Ann Court. Agencies would be brought together and new emergency housing services would be considered.

Bob Wareing-Jones asked why the term “affordable” is used to describe social housing, which is unaffordable to most. What is the definition of affordable? Senator Sam Mézec agreed that the term is relative and so becomes meaningless. Social housing should be based on need, rather than numbers.

Lynda Taylor asked whether the MyDeposits scheme could be expanded to protect lodgers as well as tenants. Senator Sam Mézec confirmed this was on the agenda and invited Jack Norris to comment. Jack Norris advised that the Residential Tenancy Law is due to be reviewed in 2020 to expand protection to lodgers including security of tenure and leases.

Teresa Bewhay asked about underoccupancy. Senator Sam Mézec advised that while he did not know the figures, this was an issue in both social and private sectors. Most people who do not downsize do so because it is not financially viable. This topic is imminently on the agenda and there should be more news in the coming weeks.

John Stephens asked why landlords can increase rents annually by the Retail Price Index, as this is partly based on housing costs so is self-fuelling and disproportionate. Senator Sam Mézec advised that the Housing Policy Development Board was actively looking at rent stabilisation including longer tenancies with restrictions on increases and creating a Rent Tribunal.

Malcolm Ferey asked whether a definition of homelessness should be written in law. Senator Sam Mézec confirmed that some jurisdictions do this and a solution must fit the Jersey context. Homelessness charities would provide an important perspective.

Melanie Cavey asked about the lack of protection in Registered accommodation (lodgers), whose rent can be increased without notice or restrictions. Senator Sam Mézec reiterated that rent stabilisation was required, as unjustified increases and charges are exploitative.

Patricia Winchester raised concern about individuals who seek mental health treatment in the UK and return to be housed in St Saviour's Hospital, as they have no other options. Senator Sam Mézec agreed that it is unacceptable that they are left worse off than if they have stayed on island and not received the treatment they need.

Bob Wareing-Jones asked about keyworker accommodation. Senator Sam Mézec said the civil service is struggling to recruit keyworkers due to housing restrictions. Housing offers can be made using Andium stock in the short term.

John Stephens asked if buy-to-let investors could be restricted generally, rather than just externally. Senator Sam Mézec thought this was too radical for the current government, but solutions were being investigated for external investors.

Tino Perestrelo asked about young people's children's homes. Senator Sam Mézec confirmed homes had moved away from being institutional but there were recruitment difficulties. Legislation needs to be created with statutory provisions for young people.

Michael Haines asked about children being sent off island for treatment. Senator Sam Mézec advised that fostering could prevent this with training for intensive fostering arrangements.

The Chair thanked the guest speaker

The AGM was closed by playing a video message from Martin Lewis, recorded for our 40<sup>th</sup> birthday.

The Chair thanked volunteers, staff, Board and funders.

The AGM closed at 7.00pm.