



# CITIZENS' MANIFESTO



## What's really troubling Islanders in 2025?

Since the last election in 2020, Citizens Advice Guernsey (CAG) has had around 17,500 contacts from clients<sup>1</sup> and the help we give has had a positive impact on their lives. 9 in 10 said we helped them find a way forward with their problems and 98% would recommend the service to others.

Yet many of their problems could be prevented. This election, we are calling for all candidates to **take action** on the issues that impact Islanders' lives.

Many people will be telling you what they think is wrong with the Island and what your priorities should be as a Deputy. At CAG our volunteer advisers<sup>2</sup> help people with real problems. These are some of the top issues:

### 1. Housing

- Tackling access to **affordable housing**. The housing crisis is underpinned by the lack of supply, and the mismatch between population need and type of housing available. Consider incentives for building more affordable housing and making derelict properties habitable or consider compulsory purchase.
- To better understand the extent and the reasons for **homelessness** in Guernsey by supporting those charities<sup>3</sup> which collect that data, including CAG.
- Guernsey still has no specific laws relating to **deposits** when renting property<sup>4</sup>. CAG supports the Guernsey Housing Plan Workstream 3D update August 2024 which includes the introduction of *a statutory deposit protection scheme for the Private Rental Sector to increase security for tenants*.
- Monitoring **housing conditions** of rental properties to ensure compliance with the new legislation and the provision of resources for its successful implementation.

### 2. Employment & Discrimination

- Employees with **no written employment contract** or **written statement of the 12 conditions of employment** remains an issue. There is a maximum penalty equal to

<sup>1</sup> This equates to an average of 3500 client contacts per year over the past 5 years.

<sup>2</sup> In 2024 our Generalist & Money advisers volunteered around 6,500 hours of their time to help people with their problems.

<sup>3</sup> Charities supporting the homeless include At Home in Guernsey, Action for Children, Caritas & Sarnia Housing Association.

<sup>4</sup> The UK and Jersey have specific schemes with deposits held by a third party.

Level 4 on the Uniform Scale of Fines where an employer fails to issue written statements or keep them up to date<sup>5</sup>. However, some employers still fail to fulfil this legal requirement which suggests that the potential penalty is insufficient to be a deterrent or there is inadequate monitoring of employers to ensure compliance with the legislation. A Level 4 fine is currently £5,000 and was set in May 2006, inflated to current value it would be just under £9,000.

- CAG supports the progression of Phase 2 of the Prevention of Discrimination Ordinance: Proposals for the Ground of Age and Other Matters', dated 21 March 2025.

### 3. Legal Costs associated with Consumer Issues

- A barrier to clients seeking a remedy for monies they believe is owed to them, is the £10k limit on claims (set in 2009) in the Petty Debts Court<sup>6</sup>. This is commonly an issue for car sales and minor building works. The upper limit needs to be increased in line with inflation or to £30K, as in Jersey.

### 4. Poverty and the widening social divide

- The impact of poverty is linked to lack of affordable housing and access to other services such as health, and full access to education. There is a need to ensure that those already struggling are protected from the consequences of increased costs.
- Specifically, with respect to rising energy costs, clarify actions to support those experiencing poverty to mitigate the impact.

These are some of the issues to target if you want to make a ***real*** difference to many local lives.

We wish you luck with your election campaign and, when you take office, we trust that you will help to develop and push through policies that address ***real*** issues.

**To find out more contact Citizens Advice Guernsey | Tel 242734**  
**Our offices are located in the GROW Hub in the Coutanchez, St Sampsons**

*P.S. CAG is in full support of the Association of Guernsey Charities (AGC) Manifesto\* and encourages all those in Government to likewise support the third sector!*

*\*[Manifesto2025Final.pdf](#)*

<sup>5</sup> In accordance with The Interpretation (Guernsey) Law, 1948 The Electronic Transactions (Guernsey) Law, 2000, as amended 5 January 2021 the provisions of the Law. The same fine applies where an employer does not issue all employees with wage slips detailing all earnings and deductions.

<sup>6</sup> Any claims above £10K must go to the Royal Court which has significantly higher costs and potential risks.