

Written Submission 2.3**Mr Karl Renouf**

Hello, me and my wife (29+30 respectively) have both worked in full time employment since we were 16 and cannot afford a mortgage from anyone, we would love to buy our 1st home but with prices so high it's impossible.

I would love for you to provide a "rent to buy scheme" where you literally "rent your affordable property and eventually own it, we have been renting since we moved in together (4 years) and have since spent approximately £40,000 in rent, this would have been spent on mortgage payments, it's so unfair that hard working local people cannot afford to buy a property in our own island yet foreigners have no problem. Please make owning a house easier for us!!

Thank you

Mr K Renouf