

## Written Submission 2.9

### Mr P Clements

Hi

I am writing following the article in the JEP on the 5th Feb requesting views on this idea.

I have been a resident in the island for 10 years and find myself as a family man with a young family. Rental prices in Jersey are horrendous and whilst I understand the supply vs demand status compared to the uk where more property is available, the cost of renting in jersey is frankly appalling when so many properties are of a standard that would call health and standards in most countries. This May the lease of our property is due to expire, the house is old and whilst we would love to buy, having two small children and whilst we both work we find it hard to make ends meet at times.

My girlfriend is a carer, a career she cares deeply about but get paid a low wage with an employer who has in recent months underpaid her for the hours she works. I work in banking, not a high post and I fell into the career by accident but have enjoyed the challenge it brings me. Still once the rent is taken from my monthly salary there is little left, meaning we work simply to have the roof over our heads, a roof that is not ours.

The scheme suggested was shown to me by my girlfriend as it would be a dream for us to have a place of our own, to not have to worry regarding lease ending and something to leave our boys when time ends for us. However with salaries combined not touching £50,000 pa, owning a house in Jersey is a pipedream. Our options are limited to a flat, and with a family of four, and two boys whose height show they will be as tall as us, both 6 feet, a flat is too limited in space. It also doesn't help that when houses are made available these are "executive properties" which give no hope to couples like us. When flats are made these are 1/2 beds and again overly priced despite the number on the market.

I fully support the states in this endeavour should it go forward, and it is encouraging to see that some people want to help the hard working families. Enough of us have seen those who have no desire to work who live in three bed states properties yet have enough technology and holidays per year that those of us that break our backs on a daily basis could dream of.

Regards  
Paul