From: Peter Bewers [Sent: 02 June 2015 18:42

To: Scrutiny

Subject: Supply of Affordable Housing in Jersey 2015 --

Dear Sirs,

May offer my humble thoughts and suggestions on this very difficult problem as a Resident of the Island for almost all of my life, I am now 74. Years of Age and came to live in this lovely Island at the Age of Seven in 1948.

Firstly, There is little or no land available to any Builder who MAY be willing to build affordable Homes for the Young Jersey People, and I blame the current policy of the States of Jersey for allowing the Island to become a Builders Speculative Paradise. with No control on House Prices or Land Prices, and allowing the wonderful States Loan Scheme of Years gone by to fall by the Wayside!

To introduce any fairness into Housing availability for Local People several drastic steps would need to be taken -

- 1. Land would have to be made available for First Time Buyers at a reasonable Price, (This would be very difficult unless The States only gave Planning approval for this type of Development only) Far better Planning Control is needed than under the current Ministerial system which give far to much power in the Hands of one person!)
- 2. Properties would be given consent to be built at a fixed Price of say £350,000 and would only be allowed to be sold to Fully Qualified Jersey Residents of at least 10 / 15 Years, or Jersey Born.
- 3. These Properties if sold after 5/10 Years could only be sold to further First Time Buyers to stop Inflation in value and give further Young People a chance to buy a Home of their own.and the Couple selling would then have to buy on the Open Market . any Profit would be split 50/50 with the States to help fund further developments.
- 4. The States should assist or Re Introduce The States Loan Scheme at current Interest Rates to be fixed at Repayments of not more than 25% of the Couples income as before.
- 5. Sites should be made available through the States for People wishing to Build their own Home to set Designs.
- 6. Measures must be taken to prevent Speculators snapping up every piece of Building Land at grossly inflated Prices as this is what has brought us to the sad situation we find ourselves in to day.
- 7. Measures must be taken to ensure that only Jersey Residents get priority for ALL available Affordable Housing, and protection must be taken against incoming People from the E,E.C from adding to the Islands Housing problems.

Kind Regards Peter H Bewers.