

As discussed I would like to query the proposed plan with regard to the shared equity scheme.

I am on the understanding that Shared Equity is only being offered to States Tenants? Is this correct? If it is, does this not mean that the scheme would be discriminating against people not living in States Accommodation. I was under the impression that no committee or governing body could discriminate, especially not the States of Jersey.

Having tried but been unable to afford my own residence in Jersey, I have looked into the schemes that are presently running in the UK.

They have 4 areas that they are assisting with their schemes:

- 1) **New Build Homebuy** - Share Ownership with a Housing Association - Min 25% - Max 75% offered to all key workers, existing housing tenants and priority housing. (priority housing also incorporating people with maximum income under £60,000)
- 2) **Open Market Homebuy** - Part buy a property on the open market and get a loan from a Housing Association or Governing Body (again for households earning under £60,000)
- 3) **Social Homebuy** - Housing Association and Local Authority tenants are helped to buy their current home.
- 4) **1st Time Buyers Initiative** - Maximum household income should not be more than £60,000. Must purchase at least 50% of the property.

As you can see they are offering their schemes to a wide range of people who would benefit from getting on the highly expensive property ladder in Jersey and not just a chosen few. There has been instances in the UK where they have found that only offering schemes to people already in housing accommodation has not worked. This is due to these people already being helped with lower rents etc., and often falling behind with their payments. For them to then find funds for mortgages and then maintenance and repairs on their properties has been too much of a struggle.

There is however a vast amount of people who are in private accommodation paying high rents, whom with help would be able to pay their mortgages and find the extra money for maintenance and repairs. However the mortgages offered are just not enough for the over priced houses in Jersey.

I have spoken to various boroughs in the UK regarding their schemes and I have been told by all of them that if I went to live in the UK they would offer me the scheme if I earned under maximum amount allowed.

Why am I not being offered the same help in Jersey?

As we discussed I do not mind my name being disclosed but would prefer no other details to be given out.

Kind regards

Stephanie Melton