

STATES OF JERSEY



FIRST-TIME BUYER PROPERTIES

**Lodged au Greffe on 19th February 2026
by Deputy A.F. Curtis of St. Clement
Earliest date for debate: 24th March 2026**

STATES GREFFE

PROPOSITION

THE STATES are asked to decide whether they are of opinion –

to request the Minister for Housing, by 30th September 2026 –

- (a) to compile and publish a register of all residential developments subject to first-time buyer or affordable ownership restrictions, and to update that register as further sites are identified;
- (b) in consultation with the Minister for the Environment and the Minister for Treasury and Resources, to determine and publish for each site identified under (a) the legal or planning mechanism through which restrictions are applied, and the conditions under which those restrictions may be varied or removed; and
- (c) further to the work undertaken under (a) and (b), to bring forward options for modifying ownership restrictions on existing developments, together with the implications for housing supply.

DEPUTY A.F. CURTIS OF ST. CLEMENT

REPORT

Summary

This proposition seeks to secure a commitment and timeline for the compilation and publication of data on existing developments that have first-time buyer (“FTB”) and affordable ownership restrictions on them, and to provide the assembly with proposals to consider whether retaining all these sites with the current restrictions is suitable.

This proposition comes from anecdotal evidence that the large number of restricted properties, and the time since many of these were developed, has led to an oversupply in the market that is meaning homes are not able to be sold to owner-occupiers.

This problem, which members will no doubt have discussed with islanders, is likely to be further influenced by the oncoming surge of new developments which offer ‘shared equity’ homes. These homes are available to purchasers at a reduced price compared to market price properties and will now compete with the existing stock of restricted yet full-equity homes.

Before we change policies and widen criteria, it is essential that States Members and the public have the full facts about the scale of this subset of the property market, and since the department suggests this work is ongoing, it is important to secure a commitment and a timeline to deliver this to the public.

Context and Background

Jersey, like many jurisdictions, has a long history of providing various means to enable new homeowners on to the property ladder. A valuable tool in the States Assembly’s arsenal is creating a subset of housing with restrictions, that allow the implementation of policies to achieve home ownership.

Historically, this has been done through creating ‘Category A’ housing, which in the 1987 Island Plan was identified as such;

The 1987 Island Plan distinguishes between ‘need’ and ‘demand’ housing which are termed ‘Category A’ and ‘Category B’ housing respectively. The terms are now in common usage in the Jersey planning and housing sectors. The term Category A housing includes Social Rented Housing and homes for first time buyers. The term Category B housing is a term intended to cover all other housing, including other privately owned family homes and flats owned or rented in the private sector.¹

The provision of FTB properties has been a constant throughout the rezoning and delivery of housing for decades. Alongside these homes have been schemes for purchase, perhaps most notably the ‘States Loan’ scheme, but others too, as is briefly documented March 2020 Housing Policy Development Board Final Report²;

States Loan – a loan scheme for FTBs that ended in the 1990s

¹ [8761 section8 pages](#)

² [Microsoft Word - Housing Policy Development Board Final Report](#)

Shared-Responsibility – a scheme akin to the UK’s Shared Ownership arrangements, which allows homeowners to part-buy, part-rent their property, with options to staircase into 100% ownership through the purchase of tranches on the rented aspect

Sale at Discount – a deferred payment scheme organised by the States of 10% of the FTB market price

Deposit Loan – a pilot scheme operated in 2012 and 2013 which offered FTBs an interest free deposit loan of 15% from the States of Jersey

These should be noted against the various ‘HomeBuy’ and ‘Assisted Purchase’ schemes also offered over the course of years.

The Scale of FTB Housing

Since 1987, thousands of houses have been developed with restrictions on them. Throughout this period there were constant calls that there was demand for new housing for new first-time buyers to purchase properties, which corresponds with the demographics seen in Jersey’s population at the time.

During this period, the proportion of housing carrying these restrictions or built for first time buyers increased, as they formed a greater proportion of the housing stock.

To break down the scale of housing built for first time buyers, it is useful to broadly follow four Island Plans;

1987 Island Plan

The 2002 Island Plan, and committee reports from the time, help break down the housing delivered in these 16 years.

Over the sixteen years of the 1987 Island Plan, an average of 353 dwellings have been added to the housing stock each year, varying from 516 in 1993 to only 17 in 1997. Of the total new dwellings, one fifth have been purpose built States loan housing (i.e. first time buyer).

This indicates that circa 1,130 first time buyer homes were provided in this period, which aligns with data from 1999 breaking down yearly provision of ‘States Loans Homes’.

Figure 8: Annual housing completions (1986 to 1998)

Completed dwellings (net)			
Year	Purpose-built States loan housing	Social rental housing	Other demand housing
1986	107	40	232
1987	23	225	106
1988	108	136	103
1989	-	147	128
1990	17	130	289
1991	76	75	325
1992	139	130	159
1993	187	86	243
1994	81	197	175
1995	165	50	199
1996	15	70	224
1997	12	(137)	142
1998	-	51	173 (at Nov.)
Sub-total	930	1,200	2,498
Sub-total	2,130		
TOTAL COMPLETIONS	4,628		

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³ [35086-30373.pdf](#)

2002 Island Plan

Policy H2 of the 2002 Island Plan highlights the sites rezoned for Category A housing, which were expected to deliver a 45/55 split on social rented to first time buyer housing. H2 was extended in 2008 to meet requirements until the 2011 Island Plan.

POLICY H2 - SITES TO BE ZONED FOR CATEGORY A HOUSING

In order to contribute to meeting the requirements for Category A housing for the first five years of the Plan from 2002 to the end of 2006, sites comprising a total of 45.9 acres/ approximately 103.3 vergées of land, will be zoned for Category A housing at the following locations, as shown on the Island Proposals Map:

1. Fields 848, 851, 853 and 854, Bel Royal, St Lawrence (9.5 acres/ 21.4 vergées);
2. Field 1218, Mont a l'Abbé, St Helier (10.1 acres/ 22.7 vergées);
3. Fields 203, part 204 and 252, St Clement (5.3 acres/11.9 vergées);
4. Extension to Hodge Nurseries, Fields 89, 89A, 90, 92A, 93, St Clement (5.4 acres/12.1 vergées);
5. Fields 181, 182 and 183, La Route de la Pointe, St Peter (4.8 acres/ 10.8 vergées);
6. Fields 786 and 787, La Rue des Cosnets, St Ouen (3 acres/ 6.8 vergées);
7. Field 690A, Maufant, St Martin (2.7 acres/ 6.1 vergées);
8. Fields 190, 191 and 192, La Rue de la Sergente, St Brelade (1.9 acres/ 4.3 vergées);
9. Field 40, La Rue de Maupertuis, St Clement (1.6 acres/ 3.6 vergées);
10. Field 873, Bel Royal, St Lawrence (0.9 acres/ 2.0 vergées); and
11. Field 1370, La Rue de Mon Sejour, St Helier (0.7 acres/ 1.6 vergées).

Within the sites, planning applications will be invited for a mix of social rented and first time buyer dwellings.

In order to contribute to meeting the requirements for Category A housing, and particularly the need and demand for dwellings for older people (over 55), from 2008 until the adoption of the new Island Plan, eight sites comprising a total of approximately 26 acres/58.5 vergées, will be zoned for Category A housing at the following locations, as shown on the revised Island Proposals Map;

12. Fields 516, 516A, 517 and 518, St. Saviour (12 acres/ 27.25 vergées);
13. Field 274, St. Clement (2.5 acres/5.5 vergées);
14. Field 605, St. John (1 acre/2.5 vergées);
15. Field 561 and 562, St. Mary (2.5 acres/5.5 vergées);
16. Land north of Maison St. Brelade, St. Brelade (1.25 acres/ 2.75 vergées);
17. Field 148, Rue des Malthières, Grouville (1.75 acres/ 4 vergées);
18. Field 818 and part of Field 873, Trinity (0.75 acres/ 1.75 vergées);
19. Field 578, Trinity (4 acres/9.25 vergées).

Policy H3 further provided for sites to be considered, some of which were included in the 2011 Island Plan.

Based on Policy H2, there is likely between 300 and 500 new first time buyer homes delivered in this period.

2011 Island Plan

The 2011 Island Plan provided a shift in definition to ‘Category A’ affordable housing, moving towards income and eligibility testing of householders;

Affordable (Category A) housing includes homes for social rent and purchase, provided to specified eligible households whose needs are not met by the commercial housing market. Affordable housing should meet the needs of persons on median incomes or below, who would otherwise have financial difficulties renting or purchasing residential accommodation in the general residential market, determined with regard to income levels and house prices prevailing in Jersey; and

Affordable housing may be owned and managed by a housing trust or association which provides homes to eligible families or individuals by means of sale or lease or by any other means on conditions that will ensure that the home will remain available for eligible families in the future.

In order to ensure that the benefit of and access to affordable housing provided under this policy is not lost to future eligible households, conditions or restrictions may be imposed to ensure that the benefit may be recycled or retained in order to ensure the provision of affordable housing meets the needs of this and future generations.

The eligibility of households to access affordable housing shall be determined by their assessment through the Affordable Housing Gateway.

Proposal 22 of the 2011 Island Plan identifies that the plan makes provision for 1,060 Category A homes;. The split of this between social rental and purchase depends on the site. It is reasonable to assume between 200 and 400 of these units are ‘affordable purchase’, based on the Plan alone.

2022 Bridging Island Plan

The 2022 Bridging Island Plan rezoned a number of fields for housing, of which the tenure split of 45% for social rent and 55% for purchase was proposed. Further, the 55% for purchase is to be sold with a permanent ‘charge’ on the property;

All affordable housing delivered on bridging Island Plan Policy H5 affordable housing sites must not be sold for more than 70% of the open market first time buyer value equivalent, meaning that a minimum of 30% of the sale value must be secured as a charge on the property that is passed on to each new purchaser, so that it remains affordable for subsequent occupiers of the affordable housing.⁴

The 15 sites provides for in H5 will yield between 345 and 444 homes based on the Development Brief SPG, of which against the 55% purchase will yield between 190 and 244 homes.

Total Supply since 1987

Taking the lower and upper estimates of these numbers, between 1,820 and 2,274 homes have been provided for first time buyer or affordable purchase since 1987.

⁴ [DB - H5 Affordable housing sites \(revised\).pdf](#)

Understanding the impact of restricted housing on the market

It should be clear from the above, that restricted housing (with houses the focus) represents a sizeable proportion of the housing market. Whilst the supply has increased, other factors have emerged to compete with the demand for the older stock of restricted housing, including;

- The increased proportion of flats developed, plus increased build costs, is likely driving first time buyers to purchase these before they purchase a semi-detached/detached house due to affordability, making it harder to qualify as a first-time buyer.
- There are several developments over twenty years old which now have owners looking to downsize or move on due to generational changes (e.g. children have moved out the family house)
- Whilst many FTB homeowners were helped on to the market through States schemes, the houses themselves have no mechanism to depress the value. The owner, should they wish to move, will need to receive a market rate to justify downsizing.
- In practice, the absence of a deferred charge means the affordability benefit was delivered once, to the original purchaser and has not been recycled to subsequent buyers as policy intended.
- A large volume of newer homes such as the 2022 rezoned sites are being offered at 30% below market rate due to the retained ‘charge’ on them by the housing provider.
- Some sites have particularly specific conditions which fall in to neither category, such as the College Gardens affordable homes retaining a 10% charge and requiring sale through the Affordable Housing Gateway.

All of this compounds to suggest that understanding the true number and location of properties, and the conditions attached, is essential to reviewing policy.

The Minister agreed in WQ.15/2026 ⁵that having this data will help across policy and general transparency;

(a) There is currently no comprehensive list of sites with Affordable Housing or First-Time Buyer (FTB) restrictions. Work is underway to bring this information together and make it publicly accessible.

These restrictions have been applied over many decades through various Planning decisions and legal agreements, meaning that records are held across multiple systems and the conditions vary between sites. This is also a cross-cutting policy area involving the Minister for the Environment’s Planning functions and, therefore, requires close consultation with the Department.

Bringing this information into a single list will improve transparency, make the transaction process smoother for the parties involved in buying and selling restricted properties, and provide a stronger evidence-base for policy decisions.

Whilst it is positive to read that ‘Work is underway’, questions in the most recent Quarterly hearing with the Minister for Housing highlighted that there is no timeline for delivery, nor perhaps a formal piece of work to ensure this is delivered in a structured manner.

⁵ [WQ-15-2026.pdf](#)

Deputy Alex Curtis: [Further to WQ.15/2026] If work is underway, can we get an update on that work?

Minister for Housing: I'm not sure there is a meaningful update on that work ... that as a piece of work is a good idea because I do frequently get people coming to me who have bought a home with first-time buyer restrictions on ... it's not always clear what the restrictions are, what your limits are ...

Parts a) and b) of this proposition formalise this work, agreed by the Minister as both useful and in train, to ensure that the next Assembly are armed with the data to make policy decisions.

Assessing whether current policies still deliver against their objectives

The States Assembly, and the Minister for Housing, need to ensure they are setting policies that reflect the target aims in any area. In housing restrictions, I would summarise that it is to ensure that the market functions as best as possible to serve genuine home ownership by owner occupiers, whilst having regard and balancing the expectations and rights of those who own property.

During the last quarterly hearing, the Minister highlighted that in setting that aim, the target is not just 'first-time buyers', but also those 'up sizing' from smaller homes. The current First-Time buyer policy allows for this within exemptions under Section 4.3⁶, however it is clear from this that this route is both exceptional, and puts additional burdens on home-movers, such as 4.3(c), that requires the seller of an open-market flat to find a first-time buyer to purchase it;

4.3. It is, however, recognised that there are limited exceptional circumstances where the Minister may exercise appropriate discretion to allow someone who is not a first-time buyer to purchase, occupy and use a property restricted to first-time buyers. These exceptional circumstances include the following considerations:

- (a) **Inheritance:** Someone who is not a first-time buyer solely because they own or have owned some or all of a residential property that has been acquired through inheritance, where the inherited ownership does not provide them with a suitable unit of residential accommodation or yield a sufficient profit that would enable a purchase on the open market.
- (b) **Relationship breakdown:** Someone who previously owned a property with a spouse or partner who had to sell the property because of a relationship breakdown or divorce where the splitting of previous household assets does not provide the new household with a suitable unit of residential accommodation or yield a sufficient profit that would enable a purchase on the open market.
- (c) **Moving from a smaller first-time buyer home to a larger one:** Someone who purchased their current home as a first-time buyer (consistent with this guidance), who then wishes to sell their existing home to buy a larger property that is restricted to first-time buyers. Typically, this exception is intended to allow a first-time buyer who purchased a flat to have the opportunity to buy a first-time buyer house. This area of discretion is intended to encourage first-time buyers onto the property ladder e.g., their personal circumstances change, and they need to move to a larger home.
 - In these circumstances, someone who already owns a flat that is restricted to first-time buyers would, as expected, be required to sell to another first-time buyer.
 - However, someone who has purchased an open market flat as a first-time buyer, would still be expected to sell their open market flat to a first-time buyer in order to benefit from Ministerial discretion to purchase a larger first-time buyer home⁵.

⁶ [First time buyer policy guidance.pdf](#)

I would suggest we are also learning that having a large stock of FTB restricted property, yet with no deferred charge, creates an inherent challenge in depressing property values. The fact new schemes since 2011 have introduced such ‘bonds’ or ‘charges’ shows the older stock may not be delivering against its original aim. The move to ‘bonds’ in perpetuity rather than until the first sale of the property shows that policy continues to develop to best deliver the high-level aims of retaining a stock of ‘affordable’ homes.

Part c) of this proposition asks the Minister for Housing to consider the range of policies that could be enacted on some or all of the FTB restricted housing stock and present such proposals back to the Assembly.

These could be site specific, dealing with the known challenges from certain schemes like SoJDC’s 10% bond, or could look to further simplify the occupation requirements on FTB properties with no bond, such as relaxing it to ensure that the objective is the home is purchased by an ‘owner occupier’, rather than the more prescriptive requirements.

In any event, knowing the scale of problem, and having some clear policy levers will enable the new 2026 Assembly to act quickly, and the creation of such a register may encourage homeowners, or those interested in home ownership, to get in contact with the department to share their experiences and perspectives.

Conclusion

Successive reports and documents recognise that Jersey now has a fragmented and complex history in applying restrictions on properties to attempt to create favourable market conditions for first-time buyers or affordable purchasers.

With circa 2,000 homes potentially with restrictions of some form, and the delivery of a new generation of ‘shared equity’ homes about to hit the market from 2026, it is important these existing sites are identified and published soon.

The need for better data on the scale and shape of this challenge is recognised by the department, and I consider it an important piece of information that deserves a delivery date early in the new assembly.

This proposition does not propose changes to existing restrictions. It proposes that the next Assembly be equipped with the evidence and options to make those decisions on an informed basis.

Members are asked to support this proposition.

Financial and staffing implications

The financial and staffing implications are expected to be met through existing resources of the Housing team. As provided in the answer to [WQ.15/2026](#), this work is said to be ‘ongoing’, so the commitment from part a) should not deliver more work on this team.

Nonetheless, it is considered that the substantive work is to be done reviewing previous site rezonings and their respective planning applications.

Children's Rights Impact Assessment

I consider that this proposition has no direct or indirect impact on children and that the duty to have due regard to the UN Convention on the Rights of the Child does not arise. Accordingly, a Children's Rights Impact Assessment is not required under the Children (Convention Rights) (Jersey) Law 2022.