WQ.15/2026

**WRITTEN QUESTION TO THE MINISTER FOR HOUSING**
**BY DEPUTY A.F. CURTIS OF ST. CLEMENT**
**QUESTION SUBMITTED ON MONDAY 26th JANUARY 2026**
**ANSWER TO BE TABLED ON MONDAY 2nd FEBRUARY 2026**

**Question**

"In relation to Affordable Housing and First Time Buyer (FTB) restricted properties, will the Minister –

(a) advise whether his department holds a comprehensive list of developed sites which have such restrictions, and if not, explain what efforts are being undertaken to capture this data;
(b) provide the information that is held, including, but not restricted to:
  (i) the total number of properties with restrictions on sale or occupation developed under prior Island Plans;
  (ii) a breakdown of the sites in which these restrictions exist, including under which Plan they were rezoned; and
(c) detail what policy work is currently being undertaken to assess –
  (i) whether the stock of housing with restrictions for First Time Buyers is sufficient, too low or too high;
  (ii) whether the conditions of occupation should be reviewed and extended; and
  (iii) to what extent the delivery of new home purchase products such as Home Buy, First Step, and 'shared equity' ownership sites impact on the need for properties with Affordable Housing and FTB restrictions?"

**Answer**

(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.

(b) As noted above, the (i) total number of properties with such restrictions and (ii) a breakdown of the sites where they apply is not currently held in a consolidated form. Work is underway to verify and bring this information together. Once this exercise is complete, I can confirm that a comprehensive list, including accurate totals and site-specific details, will be published.

(c) The First-Time Buyer policy is monitored on an ongoing basis as part of my ongoing policy responsibilities. In relation to the work being undertaken on points (i) to (iii):

(i) A range of evidence is used to assess whether the stock of FTB restricted housing is sufficient. The *Housing Needs Survey 2023-2025* provides the most up to date picture of Islanders' housing needs, aspiration and financial ability to buy a home. It shows strong but constrained demand for home ownership, with around 4,030 existing or concealed households aiming to move within, or enter into, owner occupation over the period, 74% via a mortgage, a typical FTB route. However, once affordability criteria are applied, estimated owner occupier demand falls from about 4,280 to 3,140 households, reflecting reduced affordability.

This suggests there is large number of potential households for whom FTB-restricted properties or other affordable purchase products may be appropriate. Demand on the Assisted Purchase Pathway reinforces this, with over 3,000 households registered on the waiting list. However, many applicants fall below the income and savings levels required to purchase a home sustainability. This highlights the importance of a broad mix of affordable purchase products that match the financial circumstances of these households.

(ii) I keep the conditions of occupation for First-Time Buyer properties under regular review in line with my policy responsibilities for determining FTB eligibility, whilst ensuring continued alignment with the Planning restrictions set by the Minister for the Environment.

The expansion of FTB supply, including forthcoming Andium Homes developments and the delivery of *Bridging Island Plan* sites, provides an opportunity to consider whether policy arrangements for FTB-restricted properties and affordable purchase products remain appropriate, or whether I may need to make adjustments in response to housing market conditions, affordability considerations, changes in supply and demand, and wider government priorities.

This supports both the *Investing in Jersey* programme, particularly our ambition to support young families moving from flats into houses, and my own commitment to promote right-sizing in accordance with the *Right Sizing Policy*.

(iii) Affordable purchase products are routinely assessed to understand how they support the ongoing need for both Affordable Housing and First-Time Buyer-restricted properties, and to ensure they remain responsive to market conditions and interact effectively with one another.

For example, the First Step scheme was adjusted to reflect evidence of demand for larger family-sized homes prior to Andium Homes' planned delivery of larger FTB-restricted properties on *Bridging Island Plan* sites from 2026-2027.

These products are designed to complement, rather than replace, Affordable Housing and FTB-restricted provision. Whilst FTB status is an important eligibility requirement, each product has its own criteria, such as income and savings thresholds, which means they reach different parts of the market. Their exact impact on demand for Affordable Housing and FTB-restricted homes cannot, therefore, always be clearly established.

The use of Affordable Housing and FTB restrictions remains an important mechanism for ensuring that homes designated for affordable ownership stay within that tenure and continue to be appropriately targeted at, and financially accessible to, the households they are intended to assist upon first and subsequent sales.