

STATES OF JERSEY



COMMON STRATEGIC POLICY 2026 – 2030 (P.75/2026): SEVENTH AMENDMENT

HOME OWNERSHIP

Lodged au Greffe on 23rd October 2026
by Deputy M.B. Andrews of St Helier North
Earliest date for debate: 10th November 2026

STATES GREFFE

COMMON STRATEGIC POLICY 2026-2030 (P.75/2026): SEVENTH
AMENDMENT

1 PAGE 2 –

After the words “report accompanying this Proposition” insert the words –

“, except that, on page 13 of the report –

- (a) there should be inserted a new action 6.2 as follows, with the subsequent actions redesignated accordingly –

“6.2 Prioritise home ownership in Jersey to support the economic wellbeing and social mobility of Islanders”; and

- (b) after the words “quality of life”, there should be inserted the following paragraph –

“In order to improve the economic wellbeing and social mobility of Islanders, we must ensure that the rate of home ownership in Jersey is improved over the long-term. We must commit to inclusive education and the creation of high-value and high-income roles to support Islanders wishing to become homeowners.””.

DEPUTY M.B. ANDREWS OF ST. HELIER NORTH

Note: After this amendment, the proposition would read as follows –

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

in accordance with Article 18(2)(e) of the States of Jersey Law 2005, to approve the statement of the Common Strategic Policy of the Council of Ministers as set out in the report accompanying this Proposition, **except that, on page 13 of the report –**

- (a) there should be inserted a new action 6.2 as follows, with the subsequent actions redesignated accordingly –**

“6.2 Prioritise home ownership in Jersey to support the economic wellbeing and social mobility of Islanders”; and

- (b) after the words “quality of life”, there should be inserted the following paragraph –**

“In order to improve the economic wellbeing and social mobility of Islanders, we must ensure that the rate of home ownership in Jersey is improved over the long-term. We must commit to inclusive education and the creation of

high-value and high-income roles to support Islanders wishing to become homeowners.””.

REPORT

I am lodging this amendment to the Common Strategic Policy to prioritise homeownership. As there appears to be a lack of detail on how the Council of Ministers will support homeownership and given that I stood on a mandate to increase homeownership. I have decided the best way forward is to seek States Assembly approval of this CSP amendment to commit the States Assembly to support homeownership during this political term of office.

We need a long-term plan to increase the homeownership rate which stood at 54 percent in the [2021 Census](#). We cannot fulfil this objective via government funding alone to support Islanders entering homeownership. We must embrace the need to reform the education system to ensure that the education system gives every single Islander the best chance to excel in life.

In essence, the role of human capital should be central to government policy to improve equal opportunities and lifelong outcomes regardless of one's family background. We must achieve structural upward social mobility rather than individual mobility, as this defeats the objective of aspiring to achieve equal opportunities and improved equality of outcomes for all.

As politicians, we know the cost of housing is forcing Islanders to [emigrate](#). We must ensure housing becomes more affordable for Islanders and therefore we must strive to improve structural upward social mobility and incomes. Should this be accomplished, then we will be better placed to increase the homeownership rate in the long-term.

With average incomes remaining disproportionate to property values, this has impacted many Islanders who cannot afford to get onto the property ladder. We must strive to improve the economic wellbeing of Islanders to support them into more advanced roles in the economy. In the long-term, should this be achieved, Islanders who enter homeownership and service their mortgage will be in a better financial position.

There remains no comprehensive and joined up strategy linking education to the promotion of improved lifelong outcomes such as increasing homeownership. Should the States Assembly accept this amendment; the Council of Ministers should prioritise reforming the education system, alongside the creation of opportunities for structural change in the economy, to promote high-value and high-income roles to achieve improved growth and outcomes. This work will also indirectly promote homeownership as more Islanders could afford to buy properties.

While government funding can be useful to support Islanders entering homeownership. Such schemes do not address the origin of the problem, to create more high-value and high-income roles to improve housing affordability. We must recognise that this is not financially sustainable, nor should we be dependent on such schemes. We need to make a firm commitment to promote human capital, inclusive education, and structural upward social mobility to support Islanders to realise their potential and become homeowners.

Financial and staffing implications

There will be no direct financial implications because of this CSP amendment. There will, however, be a need for officers in the department of Education and Lifelong Learning to investigate prospective reforms to the education system to deliver a more inclusive and robust curriculum, to promote equal opportunities and equality of outcomes.

Additional work will be needed to focus on high-value and high-income roles in the economy to create more opportunities for islanders which will also support their ability to enter homeownership. Where possible, if spare funding is available then the government can continue financial support for the First Step Scheme.

Children's Rights Impact Assessment

I consider that this amendment 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.