

Philippa – 17th May 2021

1. Families should get priority for house buying. Buy to let should be banned.
2. Mortgage companies to consider how much rent a family are paying and allow them to borrow accordingly. If I can pay £2100 a month in rent then I can pay £2100 in mortgage payments.
3. Independent rent reviewer. Me and my neighbour pay almost the same rent. They have a 3 bed detached bungalow with very small garden. We have a 4 bed detached house with 2 large gardens.
4. support for first time buyers. We had a 100,000 deposit when we arrived in Jersey but couldn't get a mortgage with both our salaries because my husband was on a rolling contract with JT. I have housing qualifications and at the time worked for education.
5. My friends bought first time buyer properties in St Peter for around 300,000 and are now selling them for 700,000. This is a lot of money for a first time buyer coming up behind them.
6. We now can't afford to buy anywhere big enough for our family of 4 so rent.