

Assisted Purchase Home Ownership Schemes Eligibility criteria



1. Introduction

- 1.1. The Government of Jersey supports home ownership and wants this to be within the reach of as many Islanders as possible.
- 1.2. Assisted purchase home ownership schemes support households who cannot afford to purchase a property suitable for their needs in the open market, but who are able to do so with some form of assistance.
- 1.3. Assisted purchase home ownership schemes are limited to first time buyers. Detailed guidance on who is a first-time buyer is available on gov.je.
- 1.4. Assisted purchase home ownership schemes available in Jersey include:
 - [Andium Homebuy](#)¹
 - Re-zoned housing sites (Legacy Island Plans and 'Policy H5 Affordable housing' of the [Bringing Island Plan](#)²)
 - Other assistance towards the costs of purchasing a property, such as schemes delivered with the support of other developers (e.g., [Jersey Development Company](#)) and also homes that will be delivered specifically as part of 'Policy H6 Making homes more affordable' of the Bridging Island Plan³.
- 1.5. Affordable housing³ that has been provided on re-zoned housing sites will be subject to the specific criteria established on those sites through the conditions and planning obligation agreements of the respective planning decisions.
- 1.6. When purchasing a home delivered because of re-zoning in an Island Plan, it is important that eligibility and other relevant sale restrictions attached to that development are checked and followed.

2. Policy scope

- 2.1. This policy sets out the eligibility criteria against which applications for assisted purchase home ownership schemes are assessed.
- 2.2. The Minister for Housing and Communities sets the eligibility criteria, which at the time of publication is managed through applications to join the Assisted Purchase Pathway list managed on the Minister's behalf by Andium Homes⁴.
- 2.3. For the avoidance of doubt, this policy does not apply to social rental accommodation, which has separate eligibility criteria ([Eligibility Criteria for Renting Social Housing](#)).

3. Eligibility

¹ Under this scheme, eligible first-time buyers can purchase a home utilising a deferred payment of up to 25% of the first-time buyer market value. The amount of deferred payment offered is based on a financial review of the prospective buyers' finances.

² The parameters for sites that are secured under Policy H5 will be established through supplementary planning guidance and the specific conditions of the planning permissions.

³ Affordable housing refers to either 'assisted purchase' or 'social rental' housing.

⁴ It is anticipated that management of the assisted purchase pathway will be transferred to the [Affordable Housing Gateway \(gov.je\)](#), which will support the allocation of assisted purchase homes on Bridging Island Plan re-zoned housing sites. This policy document will be updated once this change has been implemented.

3.1. A person is eligible to purchase a home through an assisted purchase home ownership scheme if they:

- (a) are over 18 years old.
- (b) are residentially qualified to live in Jersey (they must have ‘**Entitled**’ residential status).
- (c) have been resident in Jersey for more than six months prior to the date of application.⁵
- (d) have not previously (or currently) owned another property in Jersey or elsewhere in the world (are a **first-time buyer**).
- (e) cannot afford to purchase a property suitable for their needs in the open market.
- (f) have household incomes consistent with this policy (see household income limits in table 1 below).
- (g) can meet the long-term financial commitment of purchasing a property.
- (h) are going to live in the property as their principal place of residence.

3.2. When a person applies for an assisted purchase home ownership scheme, their application will be considered against the following income limits to determine whether they require assistance to purchase a property suitable for their needs:

Property size	Maximum household income
One-bedroom flat	£65,000
Two-bedroom flat	£85,000
Two-bedroom house	£105,000
Three-bedroom house	£125,000
Four-bedroom house	£135,000

Table 1 - Maximum household income limits for access to assisted home ownership purchase schemes

4. Financial Assessment

4.1. The affordability of a home will always depend on the individual circumstances of the household such as age (which impacts the amount someone can borrow for a mortgage), household composition, personal savings, and the extent of other financial commitments.

4.2. The eligibility limits established by this policy reflect, in general, the level of income at which islanders become more able to purchase an equivalent-size property in the open market, inclusive of mortgage borrowing, without assistance from a scheme.

4.3. Even if a household falls within the maximum income thresholds, it will be subject to additional means-testing⁶ to determine whether the household has a genuine need to access an assisted purchase home and whether it has the means to service a mortgage. An application to purchase an assisted purchase home may be refused if these conditions are not met.

⁵ The 6 months’ residency requirement does not apply to:

- Applicants who have returned to Jersey after fleeing domestic abuse who provide supporting documents from a police authority or domestic support agency.
- Applicants who can demonstrate that they are serving members or former members (Veterans) of the UK Armed Forces. A Veteran is defined as anyone who has served at least one day in Her Majesty’s Armed Forces (Regular or Reserve) or Merchant Mariners who have seen legal duty on legally defined military operations.

⁶ Which will consider a combination of income, assets and savings.

- 4.4. The maximum household income includes the income of any member of the household involved in the purchase of a property. If, for example, a person is purchasing a property with a partner, the household income would include both their salaries and any other income they receive⁷.
- 4.5. If an applicant has savings, they will be expected to use the savings as a deposit. If accessing the Andium Homebuy scheme, the level of financial support received through the scheme may reduce accordingly. Savings form part of the means-testing (referenced in para 4.3) and, notwithstanding the income limits, where it is demonstrable a household does not need assistance, it will not be considered eligible for assisted purchase.
- 4.6. An applicant must also be able to cover the costs of purchasing a property, including a bank survey, potential mortgage arrangement fees, legal fees, stamp duty, insurance fees etc.
- 4.7. If an applicant has disposed of capital in last five years, which could have been used towards purchasing a property (for example, by gifting the capital to a relative), they will not be eligible for assistance through a scheme.
- 4.8. The key point is that to be eligible for assistance, an applicant must be able to fund the purchase price of a property through a combination of mortgage repayments, a deposit, and the support of an assisted purchase ownership scheme. This must be at an affordable level that will not cause financial hardship.

5. Exceptions

- 5.1. General: It is recognised that on occasion an applicant's circumstances may not strictly meet the eligibility criteria even though they may still demonstrate a need to purchase a property through an assisted home ownership purchase scheme. If an officer assesses there are reasonable exceptional circumstances, their application may continue outside of the eligibility rules, subject to confirmation from the Minister or a senior officer holding delegated responsibility on behalf of the Minister. To ensure that all applications are treated fairly and consistently, such cases will be kept to a minimum.
- 5.2. Property size: The size of property that a person wishes to purchase should reasonably reflect the needs of the household at the time of application. However, if there are deemed to be exceptional circumstances⁸ that warrant a larger home, this may be considered by the Minister as an exception, or the operator of the assisted purchase home ownership scheme subject to demand for the particular property type being sold.

6. Bank lending criteria

- 6.1. Assisted purchase home ownership schemes do not include mortgage borrowing so, as well as satisfying this eligibility criteria, an applicant must satisfy the criteria of their lender and secure a mortgage before they can purchase a property through an assisted ownership scheme.

⁷ The maximum income threshold applies even if one of the parties is not registered as a joint owner of the property. For example, one of the parties might not be entitled to be on the deed but are contributing to the mortgage.

⁸ For example, expectant parents/guardians (including consideration given to applicants who have successfully completed Step 4 of the [adoption process](#) or Step 4 of the [foster carer assessment](#)). The recommendations of a professional would also be taken into consideration (e.g., if a person requires an additional bedroom for specialist medical equipment or to accommodate a dependent relative or carer).

6.2. All applicants must submit a Mortgage Approval in Principle (AIP) on an annual basis to determine their ability to afford to purchase a property. An applicant may be asked to submit an up-to-date AIP upon request. If an applicant does not submit an up-to-date AIP when required, this may result in the applicant being excluded from applying for, or being allocated, an assisted purchase home.

6.3. Participating lenders may have slightly different lending criteria and applicants may not be eligible for a mortgage with all scheme providers. It is the responsibility of the applicant to pursue an appropriate mortgage product that is compatible for an assisted purchase home ownership scheme and should make the bank aware that this is the type of home they will be looking to purchase at the time of applying for an in-principle mortgage agreement.

7. Correct information

7.1. Applicants must keep their applications up-to-date and provide information on any material changes to their circumstances that may affect their ability to purchase a property.

8. Cancellation

8.1. A person's application may be cancelled for the following reasons:

- (a) If they ask for their application to be cancelled.
- (b) If they purchase a property in Jersey or elsewhere.
- (c) If they accept an offer to purchase a property through an assisted purchase ownership scheme and later refuse or fail to purchase the property that they are entitled to.
- (d) If their circumstances change and they are no longer eligible to purchase a property through an assisted ownership scheme.
- (e) If they fail to respond to an application review within the specified time limit.
- (f) If they are found to have knowingly provided false, inaccurate, or misleading information on their application.
- (g) If they fail to provide an up-to-date Mortgage AIP from a mortgage lender within the specified time limit.

8.2. Applicants will be notified in writing if their application has been removed from the waiting list and will be given valid reasons.

8.3. If a person's application is cancelled because they fail to respond to an application review, but they have a valid reason for not responding to a request for information (e.g., family bereavement), if they make contact within 28 days of the date on which their application was cancelled, then the person's application may be reinstated on the waiting list.

9. Allocation of assisted ownership products

9.1. In general, the properties and financial products made available through assisted purchase home ownership schemes will be prioritised for applicants who have been registered the longest on the waiting list from the date of their application. The following factors will also be taken into consideration when allocating assisted ownership products:

- (a) The size of property that an applicant wishes to purchase. They will only be marketed and offered properties that are the right size for their needs.
- (b) The type of property that an applicant wishes to purchase. If a property is designed for a specific type of household, e.g., it is adapted for a disabled or older person.
- (c) The applicant is in a financial position to purchase a property and has provided up-to-date information such as a Mortgage Approval in Principle to confirm this.
- (d) Any specific eligibility criteria that might be included as part of an assisted ownership scheme. These may include:
 - where a scheme is restricted to persons over the age of 55; or
 - where other specific criteria are included as part of the scheme; or
 - where a parish is developing a scheme and includes a condition that only persons with a link to that parish are eligible.

9.2. Any specific criteria that are linked to an assisted purchase home ownership scheme will be publicised when the scheme is first made available.

10. Appeals

10.1. Applicants have the right to ask for a review of any decision made under this eligibility criteria with which they do not agree. Requests for a review must be made in writing to the Assisted Purchase Pathway administrator, in line with its Complaints and Appeals policy. Applications for review by the Minister will only be considered with evidence that the Assisted Purchase Pathway Complaints and Appeals process has been exhausted. More information can be found at: <https://www.andiumhomes.je/aboutus/our-policies/>

11. Review of criteria

11.1. The Minister reserves the right to expand, change or modify any element of this eligibility criteria, as and when required, to ensure that it continues to reflect the type of assisted purchase home ownership schemes that may be available from time-to-time, housing need, capacity, and resources.

12. Further information

12.1. Enquiries about the Assisted Purchase Pathway or Andium Homebuy can be made to:

Andium Homes Limited
33-35 Don Street
St. Helier
Jersey
JE2 4TQ

Telephone: (01534) 500700
<https://www.andiumhomes.je/contactus/>