



SUMMARY:

SITUATIONAL ANALYSIS OF HOUSING IN ST HELENA

The full situational analysis is attached

This report looks at the current housing situation in St Helena and identifies the main challenges and opportunities for the future. It is a situational analysis, not a policy document. Its purpose is to provide evidence and information to support future decisions about housing.

What does housing look like today?

Most people in St Helena own their own homes. Nearly 70% of occupied homes are owner-occupied and around 59% are owned outright without a mortgage. Social housing makes up about 11% of occupied homes and around 18% are privately rented.

Home ownership remains an important cultural aspiration. Many people aim to build a "forever home" and often do so gradually over many years as money becomes available.

Why is housing affordability a concern?

Building a home is expensive compared with local incomes. A modest new house can cost around £90,000 to build, excluding land costs. Median annual earnings are much lower, making it difficult for many people, especially younger families, to buy or build a home. High mortgage interest rates also add to the challenge.

As a result, many younger adults remain living with family members longer while saving or working overseas to finance a house build.

Is there a housing shortage?

The picture is mixed.

There is evidence that affordable housing is difficult to access, particularly for first-time buyers and lower-income households. However, there are also many empty properties on the island. The 2021 Census recorded 803 empty dwellings, and a substantial number were either habitable or under construction.

This raises an important question: should more effort be made to bring existing empty homes back into use before developing new housing sites?

What about social housing?

Government social housing provides an important safety net for vulnerable people and families. There are just over 200 social housing units, but demand remains high, with waiting lists and ongoing housing need.

Challenges include:

- A backlog of maintenance and repairs.
- Limited movement within the social housing sector because tenancies are generally for life.
- Rent arrears have increased significantly.
- Limited funding available for improvements and new homes.

What are the main housing issues identified?

The report highlights several key issues:

- Housing is expensive relative to local incomes.
- Many homes remain unfinished for long periods.
- There is little movement in the housing market.
- Younger people face barriers to home ownership.
- A large number of empty homes are not being fully used.
- Private renters and landlords have limited legal protections.
- Social housing requires significant investment and reform.

How do population changes affect housing?

St Helena has an ageing population and a declining number of working-age residents. Government policy aims to encourage population growth and attract more working-age people and families to support the economy and public services. Housing will play an important role in achieving this.

The report notes that future housing needs will depend on:

- Whether the population grows or declines.
- The trend towards smaller households.
- Immigration policies.
- The availability of affordable housing.

What opportunities are identified?

The report identifies several potential opportunities for future consideration:

- Bringing more empty homes back into use.
- Improving support for first-time buyers.
- Reviewing housing finance and mortgage arrangements.
- Updating social housing policies.
- Better linking housing policy with health and social care needs.
- Making greater use of existing housing stock before developing new sites.
- Considering incentives such as an empty property tax or other measures to encourage use of vacant homes.

Overall conclusion

St Helena does not face a simple shortage of housing. Instead, it faces a combination of challenges: housing affordability, a large number of empty properties, an ageing population, limited social housing resources, and a housing market that often works differently from larger countries because of strong family ownership traditions. The report suggests that future housing policy should take a joined-up approach, looking at housing, population, health, social care, the economy and land use together to ensure the island's housing system meets future needs



SITUATIONAL ANALYSIS OF HOUSING IN ST HELENA

WORKING DOCUMENT

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ABBREVIATIONS AND ACRONYMS	
BOSH	Bank of St Helena
CDAs	Comprehensive Development Areas
CPO	Chief Planning Officer
CSH	Connect St Helena
ED	Economic Development
EHRC	Equality and Human Rights Commission
ESH	Enterprise St Helena
GLH	Government Landlord Housing – social housing
HMOs	Houses of multiple occupancy
IRB	Income Related Benefit (social security)
LDPC	Land Development Planning Control (plan)
PDPP	Property Disposal and Purchase Policy
SHG	St Helena Government
SWOT	Strengths, weaknesses, opportunities and threats

EXECUTIVE SUMMARY

This situational analysis reviews the housing system in St Helena and examines the interrelated issues of housing supply, affordability, social housing, demographic change, infrastructure and land use. It identifies the key challenges and opportunities that should inform the development of future housing policy. It does not recommend a preferred policy approach; rather, it provides the evidence base against which policy options can be assessed.

St Helena's housing system is characterised by high levels of owner occupation and outright ownership. Almost 70% of occupied dwellings are owner occupied and around 59% are owned outright. Home ownership remains strongly embedded within the culture, with many households aspiring to build a permanent family home, often progressively over several years. While this provides housing security and family stability, it also contributes to limited mobility within the housing market and a relatively weak property ladder for younger households.

Affordability remains one of the most significant housing challenges. Construction costs are high relative to local earnings, with a modest two-bedroom house costing approximately £90,000 to build before land costs are considered. Mortgage borrowing is constrained by interest rates and income multiples, while median earnings remain comparatively low. Overseas employment continues to play an important role in enabling many households to accumulate the capital required to build or acquire housing. Consequently, access to home ownership is becoming increasingly difficult for younger households and low-income families.

At the same time, the analysis highlights an apparent contradiction within the housing market. There is evidence of unmet demand for affordable housing, yet the island also has a substantial number of empty dwellings. Census data recorded 803 empty properties in 2021, of which a significant proportion were either habitable or under construction. The report therefore suggests that future consideration should be given not only to new housing supply, but also to the utilisation of existing housing stock. Empty properties represent both a potential housing resource and an important land-use consideration.

Social housing continues to provide an essential safety net for vulnerable households. However, the sector faces longstanding challenges including limited stock, historic underinvestment in maintenance, significant rent arrears and low levels of mobility. Current arrangements provide substantial security for tenants but can also limit the ability of the housing system to respond to changing household circumstances and emerging demand. The financial sustainability of the Housing Trading Account remains a significant concern, particularly in the context of substantial identified maintenance liabilities.

The private rented sector has grown modestly in recent years and plays an increasingly important role in accommodating both local residents and internationally recruited workers. However, there is currently no comprehensive legislative framework governing private rented housing, tenant protections, landlord responsibilities or houses in multiple occupation. Evidence suggests that access to private renting remains difficult for many households on local incomes.

Housing policy must also be considered within the wider context of demographic change. St Helena has one of the world's highest aged dependency ratios and a declining working-age population. Government policy seeks to stabilise and grow the population, particularly through attracting and retaining economically active residents and families. Housing availability, affordability and suitability will be important determinants of the success of these wider demographic and economic objectives. Future housing demand will be influenced not only by population change but also by continuing trends towards smaller household sizes and changing housing expectations.

An ageing population will also have implications for the type of housing required. Demand is likely to increase for accessible homes, adaptations that support independent living and accommodation linked to health and social care provision. Greater integration between housing, health and social care planning will therefore become increasingly important over the medium and long term.

Infrastructure and land use represent a further strategic consideration. While Comprehensive Development Areas provide opportunities to align housing growth with utility provision and planned development, questions remain about the extent to which future housing expansion should rely on greenfield development when there is a significant stock of existing underutilised housing. Housing decisions also need to be considered alongside competing demands on land for agriculture, forestry, renewable energy and environmental protection.

A recurring theme throughout the analysis is that the principal issue is not a lack of evidence about housing challenges or potential solutions. Since 2011, multiple reports, strategies and reviews have identified many of the same issues, including affordability, housing supply, empty properties, social housing reform and private rented sector development. The greater challenge has been translating evidence and recommendations into sustained implementation, often because of resource, capacity and financial constraints.

Overall, the analysis concludes that St Helena's housing system faces a complex set of interconnected challenges. Affordability pressures, underutilised housing stock, demographic change, social housing sustainability and competing land-use priorities all need to be considered together. Future housing policy will need to balance social, economic and environmental objectives while ensuring that available housing resources are used as effectively as possible to support the island's long-term sustainability and prosperity

1: CURRENT SITUATION

This section will provide an overview of the three housing markets on the island – private, social and private rent. It will also cover spatial distribution relative to employment, health care, education; transport networks and walkability, and utilities for existing housing and potential future sites.

1.1: Overview of Housing on the Island

According to the 2021 census there are 1,539 inhabited dwellings, almost 70% of which are owner occupied, see Table 1.1. Owner occupation is slightly higher than in England, where it was 65% in 2023/24. Just over 59% of owner-occupied houses on the island are owned outright. Just under 30% of dwellings are rented or lived in rent-free. This compares with 35% of dwellings rented in England. Social housing (Government Landlord Housing, GLH on the island) accounts for almost 11% compared with 16% in England.¹

Table 1.1: Type and tenure of dwellings occupied by resident households, 2016 and 2021²

	2016		2021	
	Number	Percent	Number	Percent
Detached	1,472	79.9	1,539	79.5
Semi-detached or terraced	275	14.9	300	15.5
Flat	95	5.2	98	5.1
Owner-occupied	1,331	72.3	1,335	68.9
Owned outright	1,163	63.1	1,150	59.4
Being bought with loan	168	9.1	185	9.6
Rented, including rent-free	511	27.7	575	29.7
Government landlord	218	11.8	211	10.9
Private landlord	293	15.9	349	18.0
Landlord not stated	0	0.0	15	0.8
Tenure not stated	0	0.0	27	1.4
Total	1,842	100.0	1,937	100.0

The population in 2021 living in households was 4,376, an average household size of 2.8 persons. This should not be confused with family size as there can be more than one family in a household.³

¹ <https://www.gov.uk/government/statistics/chapters-for-english-housing-survey-2023-to-2024-headline-findings-on-demographics-and-household-resilience/chapter-1-profile-of-households-and-dwellings#:~:text=Owner%20occupation%20remained%20the%20largest,Table%201.1%20and%20Figure%201.1.>

² SHG, 2021, St Helena 2021 Population & Housing Census, Main Report, Jamestown, SHG.

³ A family is understood to be

(a) an adult who has no spouse, cohabiting partner or life partner or child; (b) an adult and the spouse, cohabiting partner or life partner of the adult;

(c) an adult and the spouse, cohabiting partner or life partner of the adult and a dependent child of the adult and the spouse, cohabiting partner or life partner of the adult who is under 16 or 18 years of age and who is enrolled in full time education and who as a family unit, reside together in a single dwelling in St Helena; or

(d) an adult who does not have a spouse, cohabiting partner or life partner and a dependent child of the adult who is under 16 or 18 years of age and who is enrolled in full time education who as a family unit, reside together in a single dwelling in St Helena.

1.2: Homelessness

St Helenas does not have a legal definition of homelessness: there is no statutory duty on to provide shelter to homeless people. The Equality and Human Rights Commission (EHRC) has argued that existing legislation does not adequately protect a right to housing and recommends legal reform.⁴ That said, housing remains a SHG policy priority. In its Vision and Strategy 2026–2026, it stated its intention that:

*People live in inclusive and safe communities, with fair access to adequate housing, essential services, and opportunities for civic participation and social connection.*⁵

In the absence of a statutory definition in St Helenian legislation, the UK *Housing Act 1996* is used to defining homelessness:

- *have no accommodation available to occupy*
- *are at risk of violence or domestic abuse*
- *have accommodation but it is not reasonable for them to continue to occupy it*
- *have accommodation but cannot secure entry to it*
- *have no legal right to occupy their accommodation*
- *live in a mobile home or houseboat but have no place to put it or live in it.*⁶

There are currently no visible homeless people on the island if the measure of ‘rough sleeping’ is used. The extent of the ‘hidden homeless’, people living in other people’s accommodation when they want their own home, is unknown.

SHG accepts the moral responsibility of housing those who become homeless, for example split couples, and provide emergency accommodation in social housing or the private sector and support meeting the costs of this if necessary.

1.3: Private Owner Occupier

1.3.1: Outright ownership and mortgages

The high percentage of properties owned outright, 59%, reflects historical trends of

- a) limited loan facilities, which until the Bank of St Helena (BOSH) was established in 2004 were only available to SHG staff through the government bank;
- b) the ageing demographic of an older population and cultural reluctance to take out loans combined with pride in building one’s forever family home in stages as affordable; and
- c) working in the Falklands and Ascension where it is easier to save monies to build a house.

And it is possibly because of a trend of acquiring property through close family and other relatives, 155 houses were transferred without value between 2016 and 2025 inclusive,

⁴ Equality and Human Rights Commission, 2021, *A Commentary of Housing and Human Rights in St Helena*, Jamestown, EHRC.

⁵ SHG, 2026, *Vision and Strategy*, Jamestown.

⁶https://england.shelter.org.uk/professional_resources/legal/homelessness_applications/homelessness_and_threatened_homelessness/legal_definition_of_homelessness_and_threatened_homelessness#who-is-legally-homeless

which was approximately 67% of transfers. See Table 1.2.3a. As more who have worked overseas and pass-on, this trend could become stronger.

Those taking out mortgages are younger and mortgages and loan periods cannot be extended beyond the age of 65. Mortgages are relatively expensive at 7% interest and available for up to 3 x annual salary, and if joint 3 x annual salary of the highest earner + 1 x annual salary of the second person.⁷ But the Bank does not require a deposit when taking up a new mortgage, which is a significant advantage, and it has extended the borrowing period to up to 30 years. A few people commented that while this was welcomed by those with loans, it was also a more expensive loan in the long-term and more profitable for the Bank.

Building Control in SHG estimate that it costs £90,000 to build a 90sq metre house and £120,000 to build a 120sq metre house in April 2026. The housing market is small, and it is not possible to work out an average price for a complete two or three bedroom house, which can vary upwards from £100,000. It is also common for an asking price to be more than the actual sale price. Houses sold to non-St Helenians who are perceived as higher income families tend to sell for a higher price, but often these are larger and more prestigious houses. Historical property is a particular interest of non-St Helenians looking to buy and move to the island.

House transfer figures from Land Registry indicate a ten year median of £50,000, and a mean of £62,959.55 from 2016 to 2015. Transfers are too few to make sense of one-year figures. But even given sale price increases in the last ten year it would seem that this median and the mean are low and may not reflect the real sales price transfer situation. This could be because there is not a market to achieve the asking price. See Section 1.3.3.

Land Registry provide guidelines on land transfer prices per acre ranging from £20,000 to £35,000/ acre. The ten year median value land transfer per acre of £6,184 for a quarter of an acre is £24,735/ acre and is broadly in-keeping land price guidelines of the Land Registry office, see Table 1.3.3b.

Therefore, using these figures as a guideline:

- A 90,000sq metre house costing £90,000 to build with quarter of an acre could cost £96,184
- A 120sq metre house costing £12,000 to build with quarter of an acre could cost £126,184.

Given a median salary of £11,250 in 2024/25, buying on the commercial market is challenging for many. That said there has been a 2.1% increase in private rented dwellings since 2016, (Table 1.1). It is not unusual for single and couple young adults to continue to live with their parents with a plan to build their own home, often in stages. Unlike in the UK couples tend to have children younger and to have their own house and there is a lack of entry-level housing.

⁷ <https://www.sainthelenabank.com/products-and-services/personal-and-commercial-lending/>

There is little or no movement in the housing market in terms of moving to a larger property or downsizing. There is not an established property ladder in the market. The ideal situation is to build one's own home, and if necessary, in stages as affordable. Neither is there a practice of moving out the family home to house share with other young adults.

The estimated cost of building a new, detached home is in the region of £100,000, excluding the cost of land, which means it is unaffordable for many, especially low-income families. Higher overseas earnings are important for many, and compromises may be made in the construction quality of new homes (self-built and contractor built).

The preference to build a forever family home limits mobility in the privately owned housing sector. But that said there has been a trend for those with the necessary capital to build and rent out, what could be second or third homes. But this rental market is not targeted at low-income families.

1.3.2: Policy considerations and implications of private ownership

- High outright ownership and a home for life limits housing market mobility and turnover.
- The absence of a housing ladder limits access to housing for low and middle-income families.
- Mortgage affordability is constrained by high interest rates and modest local incomes.
- Overseas earnings and inherited land remain critical pathways to home ownership.
- Without intervention, younger households may face increasing barriers to independent housing, potentially driving outward migration.

1.3.3: Private housing build starts and completions

1.3.3.1: House construction activity

Records of housing activity between 2000 and 2025 show a consistent gap between approvals, starts, and completions. Many homes remain under construction for extended periods, reflecting the prevalence of self-build projects and reliance on personal or overseas financing. Reasons could be a reluctance to take out loans and working overseas when the long distance management of builds can cause delays.

Table 1.3.3.1: House Construction Activity 2000 – 2025

	House Plans Approved	House Construction Started	Houses Completed	Houses under Construction
2000	38	24	35	163
2001	19	24	23	164
2002	33	32	25	171
2003	37	18	22	167
2004	30	20	22	165
2005	46	23	25	163
2006	30	12	23	152
2007	32	12	16	148
2008	41	12	22	135
2009	22	14	20	129
2010	25	15	14	129
2011	15	19	17	130

2012	37	33	31	132
2013	23	25	23	134
2014	29	10	14	130
2015	27	13	15	128
2016	44	22	20	130
2017	41	26	13	143
2018	24	26	5	164
2019	20	11	16	159
2020	29	24	14	169
2021	22	12	6	176
2022	17	9	9	176
2023	19	11	5	182
2024	13	10	9	183
2025	25	4	11	176

Source: Statistics Office

Key observations from Table 1.3.2:

- Annual approvals are relatively stable, averaging 28–40 per year.
- Starts often lag behind approvals, indicating financial or logistical delays.
- Completions are consistently lower than starts, with some years (e.g., 2018, 2021, 2023) showing very few completions.
- The stock of houses under construction remains persistently high (over 160 units since 2018), suggesting long build times and stalled projects.

Underlying factors:

- Reluctance to take out loans, with households preferring incremental self-financing.
- Overseas employment, which provides capital but complicates project management.
- Limited construction capacity among small local contractors.

1.3.3.2: Policy considerations and implications of house construction activity

- Housing supply is constrained not by approvals but by completion rates.
- Long construction timelines reduce effective housing availability and may inflate costs.
- Support mechanisms (e.g., affordable loan schemes, technical assistance for project management) could accelerate completions.
- Monitoring “under construction” dwellings is as important as tracking approvals, since these represent latent supply.

1.3.4: Private house transfer values

Tables 1.3.4 and 1.3.5 summarise house and land transfer values by land registration area.

Table 1.3.4: 2016 to 2025 inclusive housing transfer values (where value provided)

Land Registration Area	Count	Total	Mean	Median
Alarm Forest	19	£1,992,875.00	£104,888.16	£110,000.00
Ball Alley	2	£150,500.00	£75,250.00	£75,250.00
Barren Ground	5	£286,720.00	£57,344.00	£65,000.00
Deadwood	8	£304,500.00	£38,062.50	£36,500.00
Diana's Peak Ring Road	9	£500,500.00	£55,611.11	£37,500.00

Francis Plain	13	£910,000.00	£70,000.00	£75,000.00
Half Tree Hollow	43	£2,879,726.57	£66,970.39	£65,000.00
Jamestown	33	£2,311,794.16	£70,054.37	£63,000.00
Longwood North	14	£577,000.00	£41,214.29	£36,000.00
Longwood South	16	£867,000.00	£54,187.50	£55,000.00
New Ground	7	£465,000.00	£66,428.57	£50,000.00
Rupert's	2	£100,000.00	£50,000.00	£50,000.00
Sandy Bay East	10	£281,270.00	£28,127.00	£29,000.00
Sandy Bay West	2	£73,605.00	£36,802.50	£36,802.50
Scotland	19	£1,087,333.33	£57,228.07	£50,000.00
Silver Hill	16	£1,011,250.00	£63,203.13	£35,000.00
Thompson's Hill	14	£822,500.00	£58,750.00	£38,500.00
Thompson's Wood	1	£48,000.00	£48,000.00	£48,000.00
Ten year totals, mean and median	233	£14,669,574.06	£62,959.55	£50,000.00
House transfers with no value provided	155			
Total house transfers	388			

Key observations from Table 1.3.4:

- Alarm Forest shows higher-end transfers, with a median of £110,000.
- Half Tree Hollow has the largest volume of transfers, reflecting suburban growth and reduced plot sizes.
- Jamestown remains the most urbanised, with dense housing and median values around £63,000.
- Sandy Bay East records the lowest median values (£29,000), indicating affordability but limited demand.
- Many transfers (155 out of 388) were recorded without value, often reflecting intra-family transfers at nominal prices.

House transfer values are different to market values. Most of the house transfer values are below market value, few houses are sold on the market: there is a strong trend of passing property on at below market value to relatives. The housing market is very small on the island, partly because of the low population but also because of the extent of houses and land being passed through families. Some of the values are ascribed by the Land Registry office and are based on comparable properties. Annual transfer value data is insufficient to identify trends.

It is plausible that in some instances the house transfer is low in order to keep the value below £100,000 for first time buyers to be eligible for 0% stamp duty. See Section 1.4.

1.3.5: Private land transfer values

The land transfer value data in Table 1.3.5 is probably more accurate in that the median value per acre of £6,183.75 for a quarter of an acre is £24,735.00/ acre and is broadly in-keeping land price guidelines of the Land Registry office, see Table 1.3.3b.

Table 1.3.5a: Guideline prices for residential/ commercial land

Registration Section	Per Acre - Existing	Per Acre - proposal	£ Per ¼ (0.25 acres) acre plot
Alarm Forest	30 - 35	75 - 80	18,750 - 20,000
Ball Alley	20 - 25	25 - 30	6,250 - 7,500
Barren Ground	20 - 25	20 - 25	5,000 - 6,250
Diana's Peak Ring Road	20 - 25	30 - 35	6,250 - 7,500
Deadwood	20 - 25	20 - 25	5,000 - 6,250
Francis Plain	30 - 35	20 - 25	5,000 - 6,250
Half Tree Hollow	30 - 35	90 - 95	22,500 - 23,750
Jamestown	45 - 50	45 - 50	11,250 - 12,500
Longwood North	25 - 30	40 - 45	10,000 - 11,250
Longwood South	25 - 30	25 - 30	6,250 - 7,500
New Ground	30 - 35	85 - 90	21,250 - 22,500
Prosperous Bay	0	0	0
Ruperts Valley	25 - 30	30 - 35	7,500 - 8,750
Scotland	30 - 35	55 - 60	13,750 - 15,000
Silver Hill	20 - 25	30 - 35	7,500 - 8,750
Sandy Bay East	20 - 25	20 - 25	5,000 - 6,250
Sandy Bay West	20 - 25	20 - 25	5,000 - 6,250
The Barn	0	0	0
Thompsons Hill, Block 1	30 - 35	30 - 35	7,500 - 8,750
Thompsons Hill, Block 2	30 - 35	30 - 35	7,500 - 8,750
Thompsons Wood	20 - 25	20 - 25	5,000 - 6,250
White Hill	0	0	0
Land outside of development areas		£10-15k	

Source: Land Registry Office

Land Registry justification:

- All of these transactions have been calculated via sales registered at Land Registry
- St. Helena Island has a next to non-existent property market, the few properties that are sold are self-advertised via social media, via the local newspapers or individual contact. Even though the property market is few and far between the normal sellable aspects are the same, it depends on the condition, location, size, gradient, view, accessibility of the utility service and access to the property.
- In the event there are no sales or very few in a specific location, all other aspects will be taken into account when assessing a property.

Key observations from Table 1.3.5b (land transfers) overleaf:

- Jamestown and Rupert's show high-value transfers (£100,000 median), linked to commercial and industrial use.
- New Ground and Alarm Forest stand out for high-end residential land values (£18,000–£25,000 median per plot).
- Francis Plain and Sandy Bay East show lower land values, supporting affordability for mid- to low-income households.
- The overall ten-year median land value is £24,735 per acre, broadly consistent with Land Registry guidelines.

The balance between land transfer values and house transfer value can be explained in part by the Land Registry justification above.

Table 1.3.5b: 2016 to 2025 inclusive land transfer values (where value provided)

Land Registration Area	Count	Total value	Mean value	Median value	Total acreage	Average acreage	Median acreage
Alarm Forest	20	£259,550.00	£2,062.50	£11,500.00	30.22	1.51	
Ball Alley	3	£61,000.00	£20,333.33	£25,000.00	6.37	2.12	
Barren Ground	14	£106,430.00	£7,602.14	£3,180.00	5.13	0.37	
Deadwood	2	£4,700.00	£2,350.00	£2,350.00	0.23	0.12	
Diana's Peak Ring Road	9	£68,144.10	£7,571.57	£5,000.00	6.73	0.75	
Francis Plain	29	£255,007.00	£8,793.34	£3,000.00	215.24	7.42	
Half Tree Hollow	27	£429,350.00	£15,901.85	£6,000.00	6.30	0.23	
Jamestown	5	£384,000.00	£76,800.00	£100,000.00	0.57	0.11	
Longwood North	9	£46,500.00	£5,166.67	£5,000.00	0.95	0.11	
Longwood South	16	£75,089.50	£4,693.09	£788.75	5.15	0.32	
New Ground	21	£370,200.00	£17,628.57	£18,000.00	7.11	0.34	
Rupert's	5	£344,250.00	£68,850.00	£100,000.00	1.61	0.32	
Sandy Bay East	8	£62,735.00	£7,841.88	£6,367.50	6.06	0.76	
Sandy Bay West	6	£44,101.50	£7,350.25	£7,000.00	8.00	1.33	
Scotland	28	324,422.00	£11,586.50	£8,000.00	10.65	0.38	
Silver Hill	15	£144,250.00	£9,616.67	£2,000.00	3.89	0.26	
Thompson's Hill	8	£83,000.00	£10,375.00	£10,000.00	3.37	0.42	
Thompson's Wood	5.00	£50,500.00	£10,100.00	£6,000.00	3.43	0.69	
Ten year totals, mean and median	230	£3,113,229.10	£13,535.78	£6,183.75	321.01	1.40	0.25
Land transfers with no value provided	105						
Total land transfers	335			Median per acre £24,735.00			

1.3.6: Policy considerations and implications for house and land transfers

- Market data is distorted by intra-family transfers, making affordability assessments difficult.
- Limited open-market activity constrains mobility and transparency in housing values.
- High-value land in Jamestown and Rupert's reflects commercial demand, while rural areas remain more affordable.
- Policies to encourage fair valuation and broaden market participation could improve affordability analysis and planning.

1.4: Measures to Ease Affordability

1.4.1: The situation

The affordability of privately owned housing has been a key social and economic issue for some time, especially for low-income families. It is also an important driver of migration – a mortgage is more affordable on salaries from working on Ascension and the Falklands.

*My house is my castle - I find the land, design the house and organise the construction of a forever house. People make sacrifices to have their own home.*⁸

Building a house and home ownership have been important factors driving livelihood choices and the economy. The livelihood choice for some is one of whether to stay or go, and construction is a (limited) mainstay of the economy, and important for small construction businesses. During fieldwork in 2020 a number of younger working adults commented on the cost of building a house with respect to their salaries and talked of their uncertainty about staying: that it could be cheaper to buy a flat in the UK where interest rates are lower and where there are also considered to be more opportunities for young people and for doing business. One person cited that for them a housing loan to borrow £30,000 would cost £58,000 on St Helena.

Inherited land has been key to affordable housing in the past – it would have traditionally been subdivided amongst children. But now plots are smaller and this is less feasible. Hence people's concern about Crown Land plot prices, the cost of construction materials and bank interest rates of 7%, *the cost of building a house is very high and the wages are very low.*⁹

In Comprehensive Development Areas (CDAs) 25% of plots are set aside for affordable housing to be built by first time buyers. These are targeted at those with less than a median income. But a starter two bedroom house costs approximately £90,000. This remains beyond the means of someone on the 2026/27 minimum wage of £4.85 hour or £9,457/ year or even the median of £11,250 (2024/25 figure). Even with two adults on the minimum wage this is not possible, and barely possible for two on a median salary.

Where Crown Estate property is sold for the development of five or more building plots, 10% - 20% is allocated to affordable housing for first-time buyers, subject to first time buyer discounts and restrictions.¹⁰

⁸ Participatory Analysis Group member, 11th March 2021.

⁹ BOSH Bank Manager, 10th March 2021.

¹⁰ SHG, 2025, *Property Disposal and Purchase Policy, 2024*, Jamestown, SNG

Since 2025 under the Property Disposal and Purchase Policy (PDPP), 2024 first time buyers are entitled to a discount of 60% of the market value of any Crown Estate property purchase to a maximum discount value of £20,000. They must commit to owning this property as their primary home for 300 out of 365 days of a year for at least 10 years after the date of sale, failing which the benefit of any discount shall be repaid in full to SHG. To be eligible as a first time buyer applicants must:

- a) be at least 18 years of age;
- b) not own a home (or land on which a home can be built) anywhere in the world;
- c) be free from any criminal conviction carrying a sentence of 10 years or more for at least five years prior to the date of application; and have St Helenian Status as determined by the Immigration Ordinance 2013, as amended from time to time.¹¹

*The intention of these provisions is primarily to support population growth and encourage St Helenians to remain on or return to the island. Whilst the focus on first-time buyers may, at first glance, appear to be an affordability measure, our experience of completed transactions, supported by anecdotal evidence, suggests that some beneficiaries would likely have been able to lease or purchase property at full market value without any financial assistance. Similarly, the provisions for development sites no longer correspond with the current requirement to facilitate affordable housing as outlined in the LDCP – instead the PDPP outlines requirements for the number of first time buyer plots in developments that is proportionate the size of the overall development – the implication being that the end result will not necessarily be a balanced community as is advocated for in Housing literature with financial means no longer a consideration.*¹²

Land disposals to a first-time buyer are made by way of a lease. The lease includes a covenant to obtain a Certificate of Occupancy¹³ within the first five years of the term, and an option to purchase the freehold on this being achieved. Discounts in value and the requirement to demonstrate primary home ownership are applied from the date of transfer.

See Section 2.9 on the Property Disposal and Purchase Policy.

Stamp duty is reduced from 2.5% to 0% on residential property transferred to a person (or transferred jointly to such person or their life partner) who

- a) has not previously owned any property (whether that previously owned property consists of land solely (including residential land), land with a fixture on the land, or a building) on St Helena;
- b) is acquiring that property as the person's primary residence; and
- c) does not have St Helenian Status in accordance with the Immigration Ordinance, 2011, and has been resident on St Helena or Ascension for a period exceeding 300 days out of the 365 days immediately preceding that transfer. On so much of

¹¹ SHG, 2025, Property Disposal and Purchase Policy 2024, Jamestown, SHG

¹² Head of Property, 14 September 2024.

¹³ Issued under s12(1) of the Building Control Ordinance 2013

the consideration or value as does not exceed £100,000.¹⁴

See Section 2.10 on the Stamp Duty Ordinance, 1987, revised 2025.

1.4.2: Policy considerations and implications for affordability

- Without intervention, affordability constraints may drive outward migration of younger workers.
- Crown Land pricing and bank interest rates are critical levers for improving access.
- Supporting incremental self-builds with technical and financial assistance could align with cultural preferences while reducing long construction timelines.
- Exploring alternative housing models (e.g., shared ownership, affordable rental schemes) may provide pathways for households excluded from ownership.

1.5: Privately Owned Empty Properties

1.5.1: The situation

Just over 34% of empty dwellings were assessed by the 2021 census as habitable (Table 1.5). This figure could be higher because for almost 35% of dwellings their status was not clear. It is unlikely that all of these are used when back on island, and therefore this is a significant theoretical loss of social and economic infrastructure that could be available to meet a housing shortage for younger people. That said owners are often reluctant to rent out a home (rather than seeing it as a house and an economic asset) and there is little legal protection for owners and tenants. There is also little economic incentive for owners to bring empty dwellings into use (e.g. through a property tax¹⁵). Empty dwellings are also a scar on the landscape, and the spread of construction could reduce the natural capital and attraction of the landscape.

Table 1.5: Characteristics of empty dwellings, 2016 and 2021¹⁶

	2016		2021	
	Number	Percent	Number	Percent
Dwelling type				
Detached	481	83.1	694	86.4
Semi-detached/terraced	37	6.4	70	8.7
Flat	11	1.9	29	3.6
Not stated	50	8.6	10	1.2
Status				
Under construction	114	19.7	138	17.2
Habitable	284	49.1	277	34.5
Requires upgrading/improvement	82	14.2	73	9.1
Uninhabitable or unsound	43	7.4	35	4.4
Not stated	56	9.7	280	34.9
Total	579	100.0	803	100.0

¹⁴ SHG, 1987, *Stamp Duty Ordinance* 1987

¹⁵ Council tax in the UK can be double for empty properties.

¹⁶ SHG, 2021, St Helena 2021 *Population & Housing Census, Main Report*, Jamestown, SHG.

1.5.2: Policy considerations and implications for empty properties

- Existing housing stock is underused, and a new supply alone is not the only solution (see Section 3.1)
- Align empty property policy with brownfield redevelopment and consider tax incentives for completion or repair with conditions attached, for example bringing the property into use.
- Reusing empty homes is typically lower carbon than new build. Therefore, reusing empty properties can be more environmentally sustainable than new construction.
- SHG could consider a survey of empty homeowners to profile the family circumstances to inform policy and a subsequent strategy. Information could include for empty homeowners their country of residence; their home ownership/ rental situation in their country of residence; family composition and the ages of members and plans for the empty property.

1.6: Private Rental

1.6.1: The situation

Of the 1,937 dwellings, 18% are privately rented. There was an increase of 56 privately rented between 2016 and the census in 2021 (Table 1.1). Information is not available on the target markets of properties, but observations suggest many of these were for internationally recruited workers on higher salaries. There are two private rental markets, one for those working on a local salary where rents are rarely above £400/ month, and one seeking internationally recruited workers where rents are £500+. The few chief secretary houses left charge £700/ month.

There are no formally registered private landlords, or legislation protecting tenants and landlords.

There are several houses of multiple occupancy (HMOs), which have recently come into being to provide housing for internationally recruited care workers who are on a local salary with a market enhancement. The owner of one of these developments found it difficult to attract tenants as housing standards were higher in the standard rental market. There is no regulatory framework specifically for HMOs.

It is unclear how competitive the market is. But tenants do move around and most owners seem to expect this. The shortage of rental housing generally means tenants can be found quickly. The market with higher rents also attracts locum workers, visitors visiting friends and family, and tourists.

Understanding why private landlords are investing in the sector and their future plans will be important factors in deciding appropriate policy options for addressing housing need. Houston in 2011 noted that *discussions with a few local providers suggest that the lack of a personal pension and speculation are the main drivers to date.*¹⁷

¹⁷ Houston, Linda, 2011, *Housing Needs and Demand Assessment*, Jamestown, SHG.

Accessing the private rented sector is difficult for households on average incomes. As a guide, no more than 30% of gross income should be spent on rent¹⁸. As the 2022 Housing Strategy notes, *a household with a combined income of £17,600 should be able to afford to pay a monthly rent of £484, and a single person £244. The couple may be able to rent in the private sector, but the single person is more reliant on GLH.*¹⁹

Income Related Benefit (IRB) provides up to £33.36/ week rent allowance, on average £144.56/ month, making the private sector unaffordable, and only GLH affordable. This applies also to those with only a Basic Island Pension (BIP) and no additional income or savings who do not own their own home or live with family.

1.6.2: Policy considerations and implications for the private rental market

- Consider whether there is a need for legislation to protect landlords and tenants.
- Establish HMO specific regulation covering:
 - safety standards
 - overcrowding
 - licensing requirements
- Expand GLH provision
- Consider rent control measures

1.7: Social Housing

1.7.1 The situation

There are 201 social housing units, most of which are in Jamestown and many of which are purpose built flats. Social housing rents vary between £18.50 for a one bed to £24.92/ week for a three bed. Historically on the island social housing rents have been driven by a political desire to keep rents low on the basis of affordability given low incomes and social need. In the UK property values and size and local earnings are used in a complicated formula to set rents. A social rent in the UK is usually around 50% of the equivalent market rent, although this varies by area and property type.^{20 21} In St Helena 50% of a three bed private sector rent of £350/ month is £175/ month or £40.38/ week which is higher than the £24.92/ week rent for a GLH three-bed.

Of the 203 social housing units, 175 are social housing and chief secretary houses, the remaining units are various forms of sheltered accommodation for social care (28). Chief secretary houses which charge commercial rents, £500 to £700, are in a better maintenance situation. Maintenance and adaptations to support tenants with disabilities in social care accommodation are also funded by Social Care.

In some cases, to meet demand, commercial property, in particular chief secretary houses, have been used to accommodate homeless families and social housing tenants.

¹⁸ UK Office of National Statistics, affordable rent should be no more than 30% of income. 11 Nov 2021

¹⁹ SHG, 2022, *Housing Strategy, Discussion Document*, Jamestown, SHG

²⁰ Cromarty, Hannah and Cassie Barton, 2024, *Social rented housing in England: Past trends and prospects*, London, House of Commons Library

²¹ Many newer housing association homes in the UK are let at an affordable rent, which can be charged at up to 80% of local market rent.

Since 2015, 3 GLH homes have been built and 12 homes sold. This reduces the rental income and availability of homes. The reduction in income for the trading account is further exacerbated by the sale of CSH.

Currently the waiting list is 23 families. Historically it was higher but the GLH waiting list was effectively cut through an administrative adjustment which provided a much clearer picture of those who were serious about securing a GLH. All those on the list were sent a letter asking about their interest in remaining on the list and only those who replied were considered by the GL to be active, hence reducing the list from 78 to currently 28 active applications. The main reason for moving is a relationship break up requiring accommodation for (generally) single males and single parent accommodation with children.²²

There is little mobility within the social housing sector due to current policies and practice. Tenancy contracts are for life and therefore an entitlement to the same GLH which provides social and economic protection but limits the opportunities to move as family size/ circumstances change and is a disincentive for those who can afford to move out as economic changes improve from doing so.²³ This was the situation in 2009 and remains so. In the past there was more mobility as GLH were sold to sitting tenants who then became property owners. This practice was stopped in 2023 in order to maintain social housing stock.

Maintenance work to GLH resulted in a reduction in the number of properties with external kitchens and/or bathrooms from 29 in 2009 to zero. Sixty-two homes have adjoined bedrooms or a bedroom off the sitting room and the layout of these homes, and the number of occupants make it difficult for this to be easily rectified without a loss of required living space.

Arrears are currently £229,804²⁴ for 249 tenants, an average of £923 and a median of £324 indicating a crowding at the lower end. The range varies from £7,816 to less than £10. Arrears have increased because there is no active collection of debt. Arrears stood at £115,796 in March 2021. SHG has not been collecting arrears, as its experience of the courts is that they award very low repayment rates which makes an insignificant impact. To what extent arrears are because of genuinely difficult circumstances and to what extent arrears could have been avoided is not known. Whatever, they have increased significantly presenting the impression that it is socially acceptable to avoid paying rent and that there are no consequences: this does nothing to mitigate the dependency culture on SHG.

In 2009 work was undertaken to determine if there was interest in tenant's association which could eventually lead to a housing association. But there was little interest.

Policy challenges

- Balancing affordability for tenants with financial sustainability for government.
- Addressing backlog maintenance to ensure safe, healthy living conditions.

²² SHG, 2022, *Housing Strategy, Discussion Document*, Jamestown, SHG

²³ Muir, Ann 2009, *Social Housing Review: A Review of Government Landlord Housing*, Jamestown, SHG

²⁴ 24 March 2026

- Updating design standards to reflect modern expectations of energy efficiency, accessibility, and durability.
- Ensuring equitable allocation of limited stock, particularly as demographic changes increase demand among older residents and vulnerable groups.

1.7.2: Policy considerations and implications for social housing

- Investment in planned maintenance is essential to preserve housing quality and reduce long-term costs.
- Clearer design standards could improve consistency and value for money in future builds.
- Expansion of GLH stock may be necessary to meet demand but must be weighed against fiscal constraints.
- Integration of social housing policy with health and social care planning will become increasingly important as the population ages.

1.8: Structural and Health Issues

1.8.1: The situation

Damp, mould and poor ventilation are a problem, especially in wetter areas in both private sector housing and GLH. Building Standards Regulations were changed in 2019 to require builders to adopt minimum measures to prevent damp and mould which affect the respiratory system. Options included adding an additive to render when using 4.5" blocks (the cheapest option), using external cladding or using 6" blocks. These are all more affordable than the ideal option of cavity walls. This has cost implications especially for first time buyers and low-income families, but the long-term health benefits to individuals and to the health budget of reducing damp and mould outweigh the costs of building.

1.8.2: Policy considerations and implications

- The regulations create short-term affordability challenges but deliver long-term health and fiscal benefits.
- SHG may need to consider financial support mechanisms to ensure low-income households are not priced out of healthier homes.

2: POLICY AND LEGISLATION

This section will summarise legislation and policy and the status of various reviews, reports and strategy about housing since 2010.

Overall, there is no legal duty to help homeless households, no legal duty to regulate private landlords, no minimum habitable standards in government as well as the private sector, no protection from eviction and no rent controls.²⁵ With respect to those who find themselves homeless, the Housing Section struggles to find accommodation, GLH or private, and Social Care is obliged to find accommodation to protect vulnerable children and adults. The Welfare of Children Ordinance of 2008 and the UK Community Care Act, 1990, apply respectively.

²⁵ SHG, 2022, *Housing Strategy, Discussion Document*, Jamestown, SHG

2.1: Stakeholder Analysis

2.1.2: Role of the Planning Section

The Chief Planning Officer is appointed under the Land Development Planning Control (LDPC) Ordinance, 2013 and supervises the Planning Section and the Building Control Section. They advise on physical planning and the development of land to the Land Development Control Authority to ensure development applications are delivered under the LPDC Ordinance, 2013. Executive Council may give written directions to the Authority as to the general policy to be pursued in the performance of its functions; and the Authority must perform its functions in accordance with any directions so given.

Planning through development permission is regulated by the LPDC and has a significant role in the spatial distribution of housing and its fit with the landscape. Environmental impact assessments may be stipulated, especially by a sizable housing development. Tree preservation orders may also be imposed.

2.1.3: Role of the Building Control Section

The Building Control Section is governed by the Building Control Ordinance, 2013. Building inspectors are statutory positions. Its functions are to make and enforce regulations under the Ordinance with respect to:

- a) The methods and standards of construction of buildings and structures and systems associated with buildings and the issue of enforcement notices in cases of contravention;
- b) Conserving energy;
- c) Preventing waste, undue consumption, misuse or contamination of water and deciding for the disposal of wastewater; and
- d) Furthering the prevention or detection of crime.

Currently Building Control are reviewing the 2019 regulations, which were informed by standards in the UK to:

- a) Provide builders with more option, than simply stating what should be done to comply with building regulations,
- b) Reduce house construction costs to make building more affordable for low income families, without having a negative impact on health and safety. What is being proposed are mainly structural changes to reduce the need for the input of senior engineers, and what contractors and local junior engineers are confident of based on their 'tried and tested' practices.
- c) Promote less 'wet works' – use of cement – as in steel framed and timber buildings.
- d) Reduce time (labour) on construction.

Drafting is expected to be completed by the end of September 2026, when the draft regulations will go out for public consultation.

2.1.4: Role of the Developer or House Owner

Key functions of house development include:

- a) budgeting and financial management;
- b) design and managing the build (not easy if off-island, and can easily result in delays), including ensuring compliance with planning and building control regulations;

- c) contracting or sub-contracting trades people; and
- d) keeping the build on schedule and within budget.

2.1.5: Role of the Property Section and the Housing Trading Account

Three primary functions

- a) Government landlord (GL) - provision of new housing and the management, maintenance and letting of social housing and other government property.
- b) Policy and strategy –to ensure that sufficient multi tenure housing is available to meet the changing needs of the island.
- c) Prevention of homelessness - preventing households becoming homeless, ensuring they have a safe place to live if they are homeless and helping them into secure accommodation.²⁶

The Housing Trading Account is ring fenced with an annual turnover of £388,000. In practice this trading account only appears to have traded successfully through under investment in the housing stock and not reconciling the rent debt. The inclusion of the Chief Secretary Houses, contributing a higher rent to the trading account is intended to offset the lower GLH rents. However, this is no longer the case, with neither housing types producing sufficient income to maintain the GLH housing stock in the long term.

2.2: Various Reports, 2011

Key reports during this period included the following. None of these in themselves were directly followed up, but they have informed ideas and been referred to in subsequent work. They were all prepared against the background of the DFID decision to invest in the airport and the expected economic growth and consequent demand for housing. Economic growth has not happened as hoped, and there has not been a comprehensive approach to developing housing. Rather there is a low-key focus, which may be acquiring momentum, in introducing a lever/s to bring empty habitable properties onto the market. An empty property tax could be one lever; another could be tax breaks for rental income. The latter may also support more affordable rents for low-income families.

The previous committee system of government meant decision-making was slower and less dynamic than under the new ministerial system introduced in September 2024. In hindsight there were inefficiencies in the committee system which diluted political responsibility with pressure to reach consensus from all elected members in decision-making.²⁷

2.2.1: Houston, Housing Need and Demand Assessment, 2011²⁸

This was the first Housing Needs and Demand Assessment to be undertaken for St Helena. The report provides a comprehensive analysis of the housing situation in 2011.

2.2.2: Houston, Empty Homes Background Note, 2011²⁹ and Houston, Empty Homes Strategy, 2011³⁰

The impact of empty houses.

²⁶ SHG, 2023, *Manual for the Management of Government Housing*, Draft, Jamestown, SHG.

²⁷ Governance Commission, 2020, *Two Future Ways to Govern St Helena: Report of the Views of the Governance Commission*, Jamestown, ANG,

²⁸ Houston, Linda, 2011, *Housing Needs and Demand Assessment*, Jamestown, SHG.

²⁹ Houston, Linda, 2011, *Empty Homes Background Note*, Jamestown, SHG

³⁰ Houston, Linda, 2011, *Empty Homes Strategy*, Jamestown, SHG

- *A disused house or a house occupied for only a couple of weeks each year is a wasted resource.*
- *It is an underutilisation of land and building materials and as such the very antithesis of sustainability.*
- *With a general shortage of suitable houses on the island there is a degree of social injustice that some houses lie empty.*
- *Empty homes, particularly those in disrepair, are a hindrance to a dynamic tourism industry. This is the case whether or not the property is being used for tourism/visitors.*
- *Communities need people. An excess of homes lying empty for all or a significant part of the time leads to a drop in the local economy.*
- *Local shops could become at risk, and other social impacts could occur.*
- *Curtained/Boarded up windows and doors and overgrown gardens will indirectly affect the value and marketability of neighbouring properties.*
- *Empty homes may attract petty crime and anti-social activity or attract more serious criminal activity. (check situation with police).*
- *An empty home may pose a direct risk of damage to adjoining properties?*
- *Adjacent dereliction can lead to reduced property value and an element of blight in a neighbourhood.*³¹

The principal benefits of an empty home's strategy are to reverse the symptoms of decline mentioned above. More specifically a successful empty homes strategy could:

- *Increase housing available for local people – market rate and/or affordable.*
- *Eliminate the need for infrastructure development for new homes.*
- *Reduce pressure on land required for development associated with niche market tourism industry on the back of air access.*
- *Improve community pride, well-being and sustainability.*
- *Remove the potential for nuisance and dispute.*
- *Provide a potential source of income for property owners.*³²

The strategy report notes that

One of the most effective ways for St Helena to ensure an adequate supply of housing, address the imbalances in the local housing system and prepare for economic development on the back of air access, will be to make better use of the vacant housing and property stock that currently exists across the island. This stock is primarily privately owned by St Helenians who live and work offshore. The Government and Solomon's also own a significant portfolio of empty or underused properties, a few of which would lend themselves for conversion or renovation into low-income intermediate housing. A few of these properties could help with short term social housing needs until the local housing system is more flexible and fit for purpose.

Some of this has happened, four chief secretary houses have been sold to private buyers. And empty GLH properties are used for short term housing needs. But this was not by implementing the strategy. It is unclear if the strategy was approved by the government at

³¹ Houston, Linda, 2011, *Empty Homes Background Note*, Jamestown, SHG

³² Houston, Linda, 2011, *Empty Homes Background Note*, Jamestown, SHG

the time. As noted above, to date SHG has not had a defined approach to encouraging the use of empty habitable properties.

2.2.3: Houston, A Housing Action Plan for St Helena, 2012 – 2022, 2011

This Action Plan was intended to provide a framework for planning housing for the next 10 years in the context of economic growth. It noted, and this is still the case, that attention needed to be given to establishing a dedicated interdisciplinary housing task force with the necessary political backing, leadership and human, financial and land resources necessary to overcome the local “housing ladder dilemma”.

To provide 350 affordable homes over the next 10 years. These should be within sustainable communities, located in areas of employment and offer mixed tenure and choice with little or no public subsidy.

A combination of the actions below will contribute to meeting the intermediate affordable homes challenge and providing St Helena with the missing rung on the housing ladder.

It is unclear if this plan was approved by the government at the time, but it does not appear to have been acted upon directly. And given the economic situation there is no evidence of demand for as many as 350 affordable homes. The reality is one of the ageing demographic and a reduction in the number of adults <65 years and children.

The plan included the following.

- a) Creating a modern, vibrant, dynamic private rented sector (including the strategy for bringing empty houses into use).
- b) Stimulating the provision of intermediate low-income housing
- c) Enabling access to intermediate low-income housing - to rent and buy
- d) Improving the management and maintenance of GLH stock.
- e) Assisting people to live independently in their own homes.
- a) Cross cutting themes of leadership, management and investment plan; providing a legislative framework; information support and advice; data collation and research; monitoring and evaluation.
- b) Data collation and research.

2.2.4: Planner, Housing in St Helena and Its Affordability – A Discussion Paper, 2011³³

This suggested options for access to affordable housing. These included the following.

- a) A higher lending criteria for mortgages than that offered by the Bank at the time, either by the Bank or SHG.
- b) Part-rent schemes.
- c) Housing provided by a housing association/ corporation whereby SHG land is handed over at no cost initially, and funding is used on a commercial basis to develop houses for eventual sale or lease to Saints at an affordable level.
- d) Professionalization and regulation of the private rented sector to protect tenants and landlords.
- e) Tax breaks for rental income (which could also be a lever to bring habitable empty houses into use).

³³ Planner, Stuart, 2011, *Housing in St Helena and Its Affordability* – A Discussion Paper, Jamestown, SHG

- f) Plot discounts and a clawback provisions inserted into a government land sale contract and a caution placed on the title that in the event of a sale within a period of years a proportion of the discount is repaid to SHG.

This was not carried forward on its own, although some steps have been taken to ease affordability, see Section 1.3.

2.3: Land Development Control Plan, 2012

The Land Development Control Plan (LDCP) was prepared in 2012 in anticipation of the airport and the economic development that was expected to follow. Section 19 addresses housing:

Meeting the housing needs of the Island is a critical aim of the LDCP and is explicit in the adopted principles of revision, including to meet the additional needs and demands arising from air access.

Specifically

Population growth as a result of air access and tourism activity will translate to a likely demand for new dwellings. However, there is a stock of unoccupied / unproductive housing amounting to some 748 dwellings (2008 census), and for every economic and social reason it is desirable for future housing demand to be met in part through the re-use of this stock.

The LDCP sets out the land availability by zone and estimated there to be 4,155 plots available.³⁴

An updated LDCP is planned for in the next year.

2.4: Building Control Ordinance, 2013.

Regulations were introduced in 2019. The primary legislation is mostly focused on the organisational structure and authority to deliver regulations. See Section 2.1.2.

The regulations cover the following:

- a) Notice of intent to build a house and application for approval of the plans by the builder/ property owner.
- b) This notice and application must be accompanied by plans.
- c) Registration of the application with the Building Control Section.
- d) Approval or rejection by a Building Inspector.
- e) Conditional approval by a Building Inspector and if necessary, the submission of revised plans by the builder/ owner.
- f) Notice of approval or rejection by a Building Inspector.
- g) Stage inspection notices issued by a Building Inspector.
- h) Certification of satisfactory completion by a Building Inspector.
- i) Partial completion of the house and permitted use granted by a Building Inspector.
- j) A Building Inspector has the power to request that As-built plans are submitted by the applicant in certain cases. It remains under the discretion of the Building Inspector to request and to approve such As-Built plans. The premises must not be brought into use if As-built plans are requested and have not been approved.

³⁴ SHG, 2012, *Land Development Control Plan, Adopted Revised Plan*, Jamestown, SHG

Any habitable developments to which regulations apply require a certificate of occupancy before the development is brought into use. The minimum requirements are:

- a) electrical certification from the relevant utilities service provider;
- b) potable water services;
- c) cooking & utensil washing facilities;
- d) sufficient sanitary convenience facilities;
- e) all floors sealed;
- f) minimum one coat of paint/cladding on internal walls;
- g) all exterior walls weatherproofed;
- h) roof completed.

2.5: Social Housing: Estimated Planned Maintenance Requirements, 2014

A building surveyor estimated the cost of maintaining social housing in 2014 at £13.8m at 2014 prices. This maintenance has not happened. Most maintenance has been re-active. This figure is equivalent to £23.5m³⁵ in 2025 using inflation for building materials.

³⁵ Source, Treasury 9 January 2026.

Table 2.5: Cost of planned maintenance in 2014

	Y2	Y3	Y4	Y5	Y6-10	Y11-15	Y16-20	Y21-25	Y26-30	TOTAL
Roofs	25000	144500	85500	153500	97500	742500	106000	65500	207000	£1,602,000
RWG	16400	35100	17950	32600	63000	64400	63750	62250	62250	£417,700
Chimneys	500	0	0	2100	2100	2100	2100	2100	2100	£13,100
Joinery	10000	19000	13000	21750	2000	5000	0	3750	63750	£138,250
Walls	0	10500	0	73250	128750	811250	34250	4250	4250	£1,066,500
Doors	6500	24950	31750	4500	800	2000	0	0	0	£70,500
Windows	69400	84550	37600	58200	32800	40550	32800	44700	243000	£643,600
Decorations	150000	282500	155000	586000	1178500	1178500	1178500	1178500	1178500	£7,066,000
Ceilings	0	2000	13000	20500	11500	0	18000	1000	0	£66,000
Floors	0	36000	120500	69000	9000	20000	227000	9000	20000	£510,500
Doors	0	0	0	0	0	20000	0	0	0	£20,000
Stairs	0	0	1500	0	0	0	0	0	0	£1,500
Kitchen Fittings	0	5000	7500	13000	32000	36000	25500	32500	36000	£184,500
Electricity	81100	109600	217500	23300	56800	45600	48100	45600	57100	£779,700
Plumbing	0	0	5500	28000	40000	11750	2000	5500	0	£92,750
Water Heating	2400	2600	11300	1600	4350	35400	0	3150	36600	£94,650
Internal Drainage	0	0	0	0	0	0	75250	5000	0	£79,250
Sanitary Fittings	0	0	31500	14500	13000	12700	149500	52000	32500	£305,700
Drainage	5500	21300	5700	10500	35500	38000	38000	38000	38000	£230,500
Outbuildings	1300	2250	500	1500	0	0	0	0	0	£5,550
External Areas	0	30000	24750	23750	15750	5250	0	0	0	£99,500
Walls and fences	4750	6750	4500	8750	18750	18750	19500	19500	19500	£120,750
Ceilings/soffits	0	1500	0	4500	3000	0	0	0	0	£9,000
Joinery	17500	9000	0	0	0	0	0	0	0	£26,500
Decorations	2000	14000	1000	0	17000	17000	17000	17000	17000	£102,000
Electrical Installation	4900	1400	1800	500	1900	2100	1900	2100	1900	£24,400
	£397,250	£842,500	£784,850	£1,151,300	£1,766,500	£3,108,850	£2,049,650	£1,591,400	£2,019,450	£13,815,850

2.6: SHG, Housing Strategy, Discussion Document, 2022

This was discussed at the Treasury, Infrastructure and Sustainable Development Ministerial Advisory Board in October 2022, which has been superseded by the Economic Development Ministerial Advisory Board. The strategy updated the 2011 housing situation described in the Houston and Planner reports. It is a situational analysis that has informed this situational analysis. But it lacked the traction necessary to make necessary policy decisions. It is now considered outdated.

2.7: Manual for the Management of Government Housing, Draft Not Approved, 2023

This housing manual, which has to be approved, seeks to provide a guide to the key aspects of managing GLH stock, both social housing and commercial properties, which are let at market rent. Both are part of the Housing Trading Account. All maintenance is funded via the trading account.

2.7.1: Key issues in manual for the housing review.

- a) A description of housing stock. (Section 1.6 summarises this).

- b) The allocation of housing stock. The Housing Register records all applications for social housing and is open to persons (with St Helenian status) who are:
 - in housing need;
 - are not entitled to occupy a home elsewhere; and
 - cannot afford to buy or rent on the open market - having a total household income and savings of less than it would cost to buy or rent a home privately. Savings are to be used to rent accommodation.
- c) Conditions of tenancy. Where two tenants are occupying a home, both must sign as a joint tenancy. As joint tenants both are liable for the rent but also have security of tenure should the relationship breakdown.
- d) Tenancy and estate management.
- e) Tenant engagement – consultation – recognising that the housing decisions that SHG takes may affect the lives of tenants more than in any other sphere of activity
- f) Rent payment arrangements. Rent will be reviewed and amended as necessary annually using the December Consumer Price Index of that year and implemented on or as soon as possible on the 1 April of each year. Tenants are given at least one month's notice of the intended change. It is a key principle that -
 - all rents are affordable, that no tenant(s) should pay more than 30% of their gross income on rent.
- g) Maintenance and minimum housing standards.
- h) Meeting the needs of tenants with disabilities (shared with Social Care).
- i) Sale of social housing which has historically been sold to sitting tenants at market value, less a 30% discount subject to qualifying criteria. This is no longer the case and social housing is no longer sold as a right to tenants. But where housing stock is no longer needed or requires extensive improvement properties may be sold on the open market.³⁶ Specific commercial housing (e.g. chief secretary houses) has been classed as a 'Strategic Asset'³⁷ and are being sold. Only emergency work is undertaken on these properties while the sales are progressed.
- j) In the absence of a homelessness policy the manual suggests guidelines. These are informed by policy in the UK. There are four primary components:
 - Prevention duty - stopping someone becoming homeless in the first place, e.g., by ensuring a household has all income it is entitled to; convincing a private landlord to enter into a payment agreement.
 - Provision of interim accommodation to ensure the household is safe. This is short term and can be in social housing or the private sector.
 - Duty to help secure accommodation - work with the household to secure accommodation with relatives, in private sector, etc.
 - A main duty to secure ongoing accommodation or at least six months.
- k) The allocation of a home is based on priority need and not time served on the Housing Register. A household could have a significant need e.g. due to overcrowding and have been on the Register for several years. However, a household accepted as homeless would take priority even if the household had only recently presented. Once a home has been offered the offer will not be retracted due to other demands
- l) Value for money (see below)

³⁶ SHG, 2023, *Property Disposal and Purchase Policy*, Jamestown, SHG

³⁷ See disposal policy for definition of strategic asset.

2.7.2: Comments on value for money from the manual

The trading account identifies the cost of the housing service. Its premise is that the rent paid, together with any other trading activity e.g., income from commercial property must cover the cost of managing the housing services, including staff, overheads, borrowing and include in the order of 4% of the rent roll as a contingency. But the trading account does not operate on an income and expenditure basis, in that income is not offset against expenditure. Costs are charged but income is not reconciled. As a result, rent debt is not written off and continues to accrue. This means that if/ when the trading account is reconciled that the debt will present significant problems for the Housing Section and SHG.

Repairs and maintenance form the biggest item of expenditure. All outsourced work is subject to SHG procurement rules, but a significant proportion is spent on in-house provision. At present the Housing Service cannot demonstrate value for money because:

- a) A high proportion of expenditure is on reactive repairs, which cost more to carry out.
- b) The true cost of the in-house service is not clear because recharges have not been increased for many years. There is no means of negotiating or demonstrating value for money in cost of support services.
- c) Little or no collection of recharging for repairs takes place.
- d) The recent change in Maintenance Policy by the Maintenance Service³⁸ has resulted in repairs to social housing being lesser priority to what are considered more important buildings. While this approach is appropriate, SHG via the Housing Service has a contract with its tenants to keep their homes in good repair, which it can no longer realistically achieve. A different approach is essential.

2.7.3: Design standards for social housing

- Homes will be accessible to wheelchair users.
- Solar heating will be included as a minimum and photovoltaic panels as the requirements from Connect Saint Helena (CSH) become clear.³⁹
- Insulation, energy efficiency and carbon reduction standards to at least energy performance certificate C levels.
- Adequate damp proof course and damp proof membrane installation.
- Adequate water supply and retention.
- Space standards, particularly around circulation space, can be 85sqm (three bed house) or 70sqm (two bed house).
- New components must be easy to source and where possible match the existing.

2.8: Rents Fees and Charges Policy 2024.

GLH rents are discussed in Section 1.6.

2.9: Property Disposal and Purchase Policy, 2024

The 2024 PDPP sets out the overarching principles and processes by which SHG acquires and disposes of Crown land and buildings. It covers disposals to first time residential property buyers, see Section 1.3.

³⁸ SHG, 2022, *SHG Buildings Maintenance Policy*, Jamestown, SNG

³⁹ Currently there is a moratorium on the installation of new panels.

In the absence of a Crown Estate policy this policy governs many of the decisions concerning the estate, along with land use being governed by the LDGP, see Section 2.4. SHG owns a considerable part of the island accounting for approximately 80% of all land⁴⁰, much of which is in the Green Heartland and the Coastal Zone, which have significant restrictions on development, including housing. A Crown Estate policy could provide an overall comprehensive guide to planning the use of the estate, for example identifying Crown land brown field sites suitable for housing between existing houses. This could protect and support the use of green land for other economically productive purposes, e.g. agriculture, forestry/woodland and renewable energy. See Section 4.3.

The previous Land and Buildings Disposal Policy 2016 provided discounts on leasehold and freehold disposals to qualifying first-time buyers. Eligibility was subject to a number of criteria, including means testing against the median income, as outlined in your document. Under that policy, qualifying first-time buyers were also given preference in tender exercises.

The current policy Property Disposal and Purchase Policy (2024) gives preference to first-time buyers in residential disposals, with eligible applicants getting a 60% discount in purchase price to a maximum discount value of £20,000. Whilst some eligibility criteria still apply, there is no longer a requirement for means testing or for eligibility to be linked to income. The policy also includes clawback provisions in favour of SHG, allowing recovery of the discount, plus inflation, should the property be sold on, with the amount recoverable varying depending on whether the onward sale is to another first-time buyer or on the open market.

2.10: Stamp Duty Ordinance, 1987, revised 2025

This ordinance sets out duty calculated ad valorem on whichever is the higher of the consideration for the transfer or the value of the land (including the value of any buildings or other structures erected at the time of purchase) and residential property. Land varies between 2.5% and 5% and residential property is 2.5%. As noted in Section 1.3 this can be 0% for first time buyers.

2.11: Select Committee 2, 6 Month Progress Report on Recommendations, Economic Development, Social Housing, Recommendations, December 2025.

Both the Select Committee and the Property section agreed that the social housing system required significant reform – social housing provision, maintenance improvements, data systems and key policies and strategies. Issues to be specifically reviewed included eligibility criteria, rent-setting arrangements, and the ‘home for life’ approach. SHG is committed to considering a more flexible ‘accommodation for life’ model to ensure housing stock is used effectively as tenants' circumstances change. These are issues to be addressed in an options for policy paper for new housing policy.

Key constraints which were identified by the report to achieving these were SHG public service capacity and funding. Delays were not new and the Select Committee voiced its disappointment: it was not that SHG disagreed with the issues identified - it largely agreed with almost all the recommendations. Rather, the frustration was that many of the same

⁴⁰ SHG, 2023, *Property Disposal and Purchase Policy*, Jamestown, SHG

issues were historical, yet addressing the issues had not progressed quickly enough to meet the island's housing needs and standards of housing.⁴¹

The Minister of Economic Development responded with a detailed list of how recommendations would be implemented and reassuring the Committee that the government remains committed to:

- *Increasing the supply of social housing to address the demand;*
- *Improving and regularising the standards of existing housing stock to ensure consistency with the agreed minimum requirements; and*
- *Ensuring social housing is accessible to those in greatest need.*⁴²

2.13: Property Tax

Several times since 2010 SHG has given some thought to introducing a property tax, and this has focussed on an empty property tax as an entry point. An empty property tax for commercial properties was introduced in the Property Tax Ordinance, 2019. The tax applies only if a commercial property remains completely unoccupied or unused by an active business for more than 270 days in a given year. The charge then kicks in at £5/day.

Connect Saint Helena (CSH) introduced in 2024 a meter charge of £60/ quarter for empty properties, which also sets a precedent.

2.14: Policy Considerations and Implications

- There is less a lack of evidence on the overall housing situation or ideas, than there have been weak follow-up actions to take forward implementation because of capacity and financial constraints.
- That said there is a need to consider transitioning from a reactive and fragmented approach to one that is more joined-up and timely in its response to the needs of the island. Some of these are changing as discussed in sections 3 and 4.

3: AGEING DEMOGRAPHIC, IMMIGRATION AND THE FUTURE HOUSING MARKET

This section seeks to embed housing in the wider context of population, the construction industry and very limited, if any economic growth. Insufficient attention has been paid to the spatial impact of housing on natural capital. Crudely put visitors and tourists are attracted to the island by its landscape and heritage buildings, not by ordinary modern houses which can be found in their home countries. And ironically tourism is considered a driver of economic development.

3.1: Population Dynamics: Housing Demand and Supply

The average end of month resident population during 2024 was 4,036, around 80 lower than in the previous 12 month period - when it was 4,116. Some 94% of the resident population are St Helenian, averaging around 3,800 during 2024.

⁴¹ SHG, 2026, *Legislative Council Select Committee 2, 6 Month Progress Report on Recommendations, Economic Development, Social Housing, December 2025*, Jamestown, SHG.

⁴² SHG, 2026, *Response to Select Committee 2 Report on Social Housing*, Jamestown, SHG.

St Helena has the second highest aged dependency ratio in the world, second to Japan, a situation which could worsen. In 2024 the decline in the working age population on the island in the past year had been accompanied by a reduction of 33 in the number of resident children, and an additional 23 in the number aged 65+. In June 2024 the old, aged dependency ratio (the number of those 65+ compared to those of roughly working age) was 48:1, compared to 45.3 in June 2023.^{43 44} In 2024 there were 17 births and 59 deaths.⁴⁵

It is SHG policy to mitigate and reduce the ageing demographic: it depresses tax revenues while increasing health and social expenditure needs adding pressure on how UK financial aid is used. To reduce the ageing demographic requires an increase in the working age population and families with children. This would support familial stability and a core growing population which remains on the island. Without the stability of families engaged in the service industries and the private sector economic development could be more fragmented and outside driven.

A rationale of the new Immigration Ordinance, 2026 is to increase the population, in particular the working age population, as this is critical to growing the economy and for the sustainable prosperity for the island.⁴⁶ The Statistics Office has on the basis of trends set out three potential inward migration scenarios the most positive scenario of which uses a net inward migration of 40 residents per year. This in itself does little to increase the working age population and improve the age dependency ratio. Therefore, a drive is needed to attract labour, St Helenian and non-St Helenian labour. To this end SHG through the Immigration Policy aims to streamline immigration processes to welcome people to the island and to make it easier to live, work and invest in the island.⁴⁷ Complementing this the International Recruitment Strategy, 2025 and a marketing campaign (to be embarked upon) are intended to attract inward migration. There is already a widespread labour shortage on the island, but for a growing stable economy a critical driver is economic development. SHG is pushing simultaneously on these fronts, plus improvement to the provision of education.

3.2: Housing Supply and Demand

The supply of housing is driven by the stock of housing, new building which increases the stock of housing and also housing becoming derelict which decreases it. Both private sector housing and SHG decisions influence the supply of housing. SHG can build more social housing, and the private sector can provide more housing, through building new housing or renovating old houses. New housing can be built by the person who wants to live there, or it may be undertaken for commercial reasons, people building housing to rent it out and generate an income.

Demand for housing is driven partly by the population of the island. The higher the resident population, the greater the demand for housing. The falling population will have reduced the demand for housing.

⁴³ SHG Statistics <https://www.sainthelena.gov.sh/2024/statistics/statistical-update-population-25/> Accessed 23 September 2024.

⁴⁴ For technical reasons these are the latest figures available from Statistics.

⁴⁵ SHG Statistics <https://www.sainthelena.gov.sh/2024/statistics/statistical-update-population-25/>

⁴⁶ SHG, 2024, *Immigration Policy*, Jamestown, SHG.

⁴⁷ SHG, 2024, *Immigration Policy*, Jamestown, SHG

However, demand is created by people wanting more space per person and increasing expectations of living in smaller households. Changing expectations and smaller households creates demand for more housing. Traditionally households were more multi-generational, but this is changing as young people expect to live in their own home.

Looking at the period between the 2016 census and the 2021 census, there was an increase in the number of lived in houses and flats from 1,842 to 1,937, an increase of 5.2% over 5 years. The increase in the number of lived in houses happened despite the population of the island falling from an average of 4,450 in 2016 to 4,338 in 2021 a fall of 2.5% in that period. This suggests that the increased demand from small households in the past has dominated the impact of the shrinking population and stripping out the impact of the population change there would have been an increase in the population of around 7.7% ($5.2\% + 2.5\%$). (However some more recent information from an estate agent on the island anecdotally suggests that demand has been weak and prices are falling, and the population has fallen sharply after 2021.)⁴⁸

Looking forward if the government is successful in its objective to stabilise the population and the trend of small households continues, then there should be increasing demand for housing. (And if the government can stimulate greater supply of housing, reducing prices this may in turn help stabilise the population.) If the pattern between 2016 to 2021 of increasing pressure from smaller household was repeated but there was not change in population the increase over 5 years might be around 7.7% ($5.2\% + 2.5\%$). This would suggest pressure for an additional dwellings of around 149 over 5 years.

There is some evidence that there is lack of supply in St Helena. While there is no consistent price of housing data or rental price data, anecdotally there is discussion of high house prices and high rents. Looking at the transfer values in Table 1.3.4 mean house prices are £62,960 and median house prices are £50,000 between 2016 and 2025. Compared with average earnings over that period of £9,367 for 2016/17 to 2024/25, transfer values are more than 5 or 6 times average earnings. And transfer values may well be less than market values. This suggests that it is hard for an individual to buy a house.

In terms of supply, it is interesting that the cost of buying land and building a house seems to be £96,184 for a 90sq meter house and £126,184 for a 120sq meter house. So, the total cost of building new houses may be higher than the average value, reducing supply.

Also, as part of supply, empty properties should be considered. There are environmental advantages to using brown field sites and empty properties. Table 3.2 shows the characteristics of empty dwellings in 2021. Some of these might represent potential supply for the market. If the 280 properties where the characteristics were not stated are assumed to be similar to the other properties, it is likely that there were around 636 properties that were habitable or under construction in 2021. This is potentially a significant addition to supply of housing as it would be around a third of the dwelling being lived in 1,937

⁴⁸ Pers com, Derek Pedley

Table 3.2: Characteristics of Empty Dwellings 2021

Under Construction (a)	138
Habitable (b)	277
Requires upgrading (c)	73
Uninhabited of unsound (d)	35
Total of empty dwelling where state is known (e = a+b+c+d)	523
% of dwellings which are known and are habitable or under construction. (f = (a+b)/e))	79%
Not stated (g)	280
<i>Expected number of "not stated" that are likely to be under construction or habitable. h = (f) *(g)</i>	221
Memo: Total empty properties a+b+c+d+g	803
Total empty properties likely to be under construction or habitable a+b+h	636

There is a question about whether the government should leave this situation to market forces (*laissez-faire*) as it is currently or whether it should provide an incentive/ inducement to encourage the disposal of empty properties, and affordable housing. Affordable housing will not only be attractive to St Helenians but also to families coming to the island for local salaries.

Without a wider picture of the dynamics underpinning housing availability there is a risk of perceiving housing availability to be a constraint for growing the population, when there are empty properties.

Within housing there are different sectors, and supply of one type of housing does not necessarily address demand for a different type of housing. Supply of expensive three bed houses in one part of the island does not meet demand for social housing in another part. Demand for housing suitable for those with limited mobility is not the same as supply of flats accessed with stairs to rent.

Overall, therefore, housing has been expanded until 2021. More recently there is some evidence of weaker demand. Nevertheless, there is a shortage of affordable housing, especially for first time buyers. Longer-term demand will depend on:

- Population increases.
- Preferences for smaller households.
- The policies the government adopts including the approach to immigration and approaches to other policies such as planning and changing incentives to bring properties into use.
- The interconnectedness of different policies in terms of their overall impact on the housing market.

There is also an economic issue about the specific environmental impact on the natural capital of the island: the landscape does have an economic value in that it is an important visitor attraction. But there is a cultural expectation to be able to afford to and to design and build one's own home for life.

3.3: Implications of Health and Social Care Needs

Some of the following paragraphs are more or less lifted from a report on the socio-economic impact of the ageing demographic focused on social care, in particular residential care.⁴⁹ Housing is a significant factor in ensuring appropriate care in the community.

Factors which could inform the level and type of housing resources needed include the following.

- a) The extent of poor physical health, and mental health issues in younger age groups, i.e. before people become elderly.
- b) Unknown vulnerabilities as a result of co-morbidities.
- c) Longevity.
- d) There are ten families with adults in their 40's and 50's with complex disabilities who are being cared for by their ageing parents, and it is unclear if relatives or friends could assume their care in the future.
- e) The condition of homes to support better care and which provide for multiple generations to live in, e.g. walk-in showers and ramps, to support more care within the family. This is closely linked to the need for a financial arrangement with SHG, whereby any alterations to support greater mobility can be recouped from the next house owner at the time it is sold or passed on.

Implications for housing in the next ten years identified in the 2024 report could include:

- a) Generational health drift will become more evident if the ill health of middle-aged people grows as they get older. Depending on the nature of ill health this could have financial and emotional implications for families, and financial implications for SHG. There will be increasing demands for houses to be more enabling of social care in the home, through the installation of adaptations.
- b) Increasing demand for residential care. There will be pressure on the CCC to increase its beds, and investment will be needed for this and to convert existing sheltered accommodation into fit for purpose residential accommodation.
- c) Given the reduction in sheltered accommodation, demand for it will increase, which if not met will increase demand for care in the community.
- d) There is unlikely to be an increase in the provision of care by families, in the experience of Social Care many families will continue to expect SHG to step in and provide care.

The case for charging for residential care will intensify, which will be politically difficult given culturally property is passed onto family and a large proportion of voters are older people. There will be a need to shift the mind set to one whereby property is an asset which can be used by owners to support changing needs. Related to this given the demand for adaptations to homes to support care in the community (for example walk in showers and ramps) Social Care is increasingly looking to policy to allow them to lay a charge on a property so as the cost is recouped when the property is passed on or sold. Social Care used to have a fund for home adaptations, but this was lost in the 2024 budget.

⁴⁹ Muir, Ann, 2024, *The Socio-Economic Impact and Implications of the Ageing Demographic*, Jamestown, SHG.

Social Care have observed that the need to save for an income (beyond pensions) when retired or to make financial provision for essential house maintenance and access in the case of developing mobility issues once retired is not fully recognised. This situation is accompanied by a tendency to expect SHG to help out in times of needs, putting pressure on the budgets of service deliverers, especially Social Care. This is in the context of a low income economy with aspirations for a UK type standard of living, and expectations of standards and practice in the delivery of services are heavily influenced by those in the UK.

3.4: Policy Considerations and Implications of the Ageing Demographic

- Housing and other policy must anticipate increased demand for age-appropriate housing, including accessible design standards.
- Housing policy should consider the impact of higher-income arrivals on affordability for local residents.
- Coordinated planning between housing, health, and social care sectors will be vital to ensure the sustainable provision of services.
- Incentives for younger families to remain or return could help balance demographic pressures.

4: INFRASTRUCTURE

4.1: Spatial Distribution of Housing and Infrastructure

Table 1.1 in Section 1.1 sets out the type and tenure of dwellings occupied by resident households, 2016 and 2021 by district. Table 1.2.3 in Section 1.2.3 adds context with reference to specific areas, the geographical areas used by Land Registry.

Annex 1 maps the density of houses with places of work, utilities and shops. It maps

- Concentrations of houses
- Places of work
- Zones
- CDAs
- Shops
- Roads and their classification (A, B, C)
- Power lines
- Mains water and sewerage

The largest residential areas are in the Intermediate Zone which covers much of the island outside Jamestown: small-scale housing projects are allowed in addition to single houses sat aside from others. Housing in the Coastal Zone is rarely approved unless tied to tourism or conservation projects to protect fragile ecosystems. Similarly in the Green Heartland house building is only permitted in exceptional cases (e.g., farming-related dwellings). Much of Jamestown is a conservation area and new housing is highly restricted, renovations must preserve the heritage character, much of which is Georgian.⁵⁰ An economy characterised by budgetary constraints and low incomes for families has incidentally encouraged the conservation of property in historic Jamestown.

⁵⁰ SHG, 2012, *Land Development Control Plan, Adopted Revised Plan*, Jamestown, SHG

4.2: Construction, Housing Supply and CDAs

4.2.1: Construction and Housing

Housing supply has implications for the construction sector, and vice versa. For many years construction has been a driver in the local economy, especially as many St Helenians used higher earnings from working overseas to build their “forever home” on the island.

Currently in national economic terms construction adds only 2.1% gross value added to the Gross Domestic Product. GDP

measures the total value of all the goods and services produced on the island during a year. For 2023/24, it was estimated to be £39.4 million, and the annual growth rate was estimated to be -3.7%, a decrease in GDP in real terms (i.e. when price inflation is accounted for). GDP per capita was estimated to be £9,210 per person, or \$11,570, and this was a decrease in real terms of -2.2%.⁵¹

In real terms GDP fell in 2023/24, the last year for which there is data. And construction was of very limited added value to it. There is a perception on the island, which has been encouraged through the relatively large construction projects of the airport, Rupert’s breakwater and the Rupert’s container storage, customs and immigration facilities, that what construction builds is a catalyst for economic development. But it is still early days to identify added value or value for money. And the house construction market is a small part of the overall activities of the construction sector. Section 4.1 discusses the spatial implications of building new houses on land use.

In the optimism of what the airport would deliver in terms of economic growth there was a proposal for 150+ house plots at Bunker’s Hill. This has been fraught with difficulties for the private sector developer and at the same time the working age population has declined. It is important that any housing construction proposed by ways of SHG policy is cognizant of demand and land use. Any incentives to encourage house building on new plots must be mindful of potential difficulties for the construction sector. And of using land best suited for agricultural, forestry (to grow the rain forest for rain), renewable energy and other initiatives which could keep more money on the island for economic development.

There could be latent elasticity of supply from the construction sector to build new houses, but many in this sector – as in all trades - are also part of the ageing demographic. For many years there has been a lack of focus on trades training in education, although the apprenticeship scheme is seeking to address this.

Overall, selling housing plots and the subsequent building of houses must anticipate and be flexible enough to accommodate changes in the population, in terms of number of families. Here the re-use through the private sales of uninhabited properties could reduce risk and enhance natural capital, the landscape. The market needs testing for interest in refurbishing older properties to bring them up to the modern standards which are expected by the younger generation.

4.2.2: Comprehensive Development Areas (CDAs)

⁵¹ <https://www.sainthelena.gov.sh/st-helena/statistics/st-helena-in-figures/the-economy/>

SHG has identified areas for CDAs where optimum use can be made of the land, and sustainable communities can be established or developed.⁵² These are:

- Bottom Woods East -
- Bottom Woods West – some development started
- Half Tree Hollow East 3
- Head O'Wain to Burnt Rock
- High Hill
- Pouncy's
- Bunkers Hill

This is a total of 33.7 acres and 510 plots.

For tourism there was also land set aside for coastal village developments in the coastal zone at Thompson's Valley, Prosperous Bay and Sandy Bay.

These plans were developed at a time when it was expected that the airport would generate tourism and other economic development and that the population would grow. This has not happened and given the declining population there is a question about whether these are still needed in the proposed new LDCP.

Moreover, the latter four CDAs in the above list are not close to local amenities and are unlikely to attract shops and regular public transport. Also, the notion of CDAs, which use green field sites, detracts from consideration of using brown field sites and bringing empty properties into use.

4.3: Infrastructure in Land Use and Natural Capital

A principle of the 2012 Sustainable Economic Development Plan was to *encourage growth through import substitution, export promotion and domestic production*.⁵³ Import substitution remained a goal of the 2018 Sustainable Economic Development Plan.⁵⁴ The current Sustainable Economic Development Strategy has an objective to *make economic growth sustainable, by supporting businesses to add value at all stages*.⁵⁵ Import substitution required a focus on agriculture and therefore land use, but arguably this link has been weakened with the reduced importance of import substitution as a policy lens. In turn this detracts from looking at land use to maximise economic returns to the island.

Economic development and construction are focused in the Intermediate Zone. As noted in Section 3.3.1 although construction adds only 2.1% gross value to GDP its importance is more strategic. Construction has been closely linked to economic development since construction of the airport started in 2012, in the former Capital Programme and the current Economic Development Infrastructure Programme (EDIP) through modernising social and economic infrastructure.

⁵² SHG, 2012, *Land Development Control Plan, Adopted Revised Plan*, Jamestown, SHG

⁵³ SHG, 2012, *The Sustainable Economic Development Plan*, Jamestown, SHG.

⁵⁴ SHG, 2018, *St Helena's Sustainable Economic Development Plan*, Jamestown, SHG

⁵⁵ SHG, 2023, *The Sustainable Economic Development Strategy*, Jamestown, SHG.

There is a tendency to assume the island will grow economically through infrastructure, which uses land. This is not complemented by an equal emphasis on whether the island is optimising land use for economic development, for example the Intermediate Zone is also used for agricultural and renewable energy and by forests/ woodlands. There is a tendency to over associate the Green Heartland and the Coastal Zone with the notion of natural capital and to under-estimate the role of land use planning and the landscape in the Intermediate Zone.

Housing development is focused on the Intermediate Zone. This combined with the cultural preference to build a forever home, the 277 habitable empty properties and other empty properties together pose a question about whether the best use is being made of land which could be used for other, economically productive purposes – e.g. agriculture, forestry and renewable energy. Maximising returns from these in an environmentally sustainable manner could increase local vegetable and fruit production, timber, rainfall and reduce fuel imports.

An applied economic analysis could ascertain what land use where provides best value for the island. The GIS Section has extensive maps setting out what land given soils and physical location could be best used for what purposes. Such an analysis would need to take account of when imported produce is cheaper than home grown. But also land use planning needs to be mindful of whether the island wants to better protect its productive land for the future. For example, if importing fruit and vegetables from South Africa becomes more expensive as it develops.

Planning for housing development has long-term consequences for more sectors of the economy than just housing.

4.4: Utilities for Existing and New Housing

Table 4.4a: Energy sources for lighting and cooking, dwellings occupied by resident households, 2016 and 2021⁵⁶

		2016		2021	
		Number	Percent	Number	Percent
Lighting	Electricity	1,821	98.9	1,935	99.9
	Other	21	1.1	2	0.1
Cooking (primary or secondary source)	Electricity	1,502	81.5	1,698	87.7
	Gas	488	26.5	475	24.5
	Wood	559	30.3	508	26.2
	Other	36	2.0	33	1.7

Table 4.4b: Water supply and sewerage systems of dwellings occupied by resident households, 2016 and 2021⁵⁷

Resident households with	2016		2021	
	Number	Percent	Number	Percent
Treated water	1,597	86.7	1,784	92.1
Untreated water supply	245	13.3	153	7.9
<i>By Connect Saint Helena Ltd</i>	<i>208</i>	<i>11.3</i>	<i>128</i>	<i>6.6</i>

⁵⁶ Source, Statistics Office

⁵⁷ Source Statistics Office

<i>Other (rainwater tank, spring, or stream)</i>	37	2.0	25	1.3
Connection to the public sewerage system	961	52.2	1,018	52.6
Not connected to the public system	881	47.8	919	47.4
Rainwater tank	..	..	1,061	54.8
Piped hot water	1,209	65.6	1,329	68.6
Solar water heater	731	39.7	873	45.1
Total	1,842	100.0	1,937	100.0

New housing areas, CDAs, in the Intermediate Zone, have been identified by SHG because of the nearby presence of utility connections. New build developers are responsible for the cost of connections.

4.5: Transport Links and Walkability⁵⁸

The public transport (minibus) system is run by the private sector and SHG and is focused on areas of housing. Provision in areas of few houses e.g. lower Sandy Bay, Barren Ground and Horse Pasture is very limited.

Only dense housing areas in Jamestown, Half Tree Hollow and the Avenue in Longwood have pavements. The only stretch which is disability friendly is in lower Jamestown where the pavement was replaced as part of the Mantis Hotel development. Other pavements in Jamestown are often uneven with steps and require careful walking.

Low volumes of traffic means that walking on the road is less risky than may otherwise have been considered. However, most houses are very vehicular dependent for getting around. It is not unusual for older people with poor health and no personal transport to seldom get out and to be reliant on relatives and neighbours for shopping and banking. Many try to do shopping around a medical appointment in Jamestown.

Walkability or active travel between house and work or between residential areas is not a feature of policy. This may need to be revised if and when tourism and/or the population increases, and therefore, vehicles increase.

4.6: Policy Considerations and Implications of Infrastructure

- Housing policy must be integrated with infrastructure planning to avoid mismatches between supply and services.
- Investment in utilities and transport is critical to support both new builds and existing housing stock.
- CDAs should be strengthened as a mechanism to align housing growth with infrastructure provision.
- Walkability and accessibility should be embedded into housing design and location decisions to reduce reliance on private vehicles.

⁵⁸ Known as active travel in the UK

5: KEY FINDINGS IN A SWOT ANALYSIS

Strengths a) High levels of outright ownership (59%) provide long-term housing security. b) Strong cultural commitment to home ownership and self-build traditions. c) Family-based property transfers reduce immediate affordability pressures for some households. d) Government Landlord Housing (GLH) provides a safety net for vulnerable groups. e) The local construction sector which is experienced in local conditions. f) Although little has come of policy and other work on housing, it has not been forgotten by SHG. g) Absence of homelessness (defined as rough sleeping). h) The concept of non-family based shared accommodation introduced through HMOs. i) Historically Social Care has made adaptations and provided aids to make houses suitable for people with health issues. But currently there is no budget for this. j) Building Control have taken the initiative and identified some changes to building regulations to make them more suitable for financially pressed families while not compromising health and safety. k) The amount of information on GIS to support where best to build houses.	Weaknesses a) High construction costs relative to median incomes limit affordability. b) Mortgage terms (7% interest, capped borrowing) constrain access for younger households. c) Long build times and incomplete projects reduce effective housing supply. d) Maintenance backlogs in social housing undermine quality and safety. e) Limited open-market activity distorts property value data and reduces mobility. f) Supply demand mismatches in that while there is an absence of affordable private housing there are 277 habitable empty properties. g) Limited mobility in the private housing market, there is little practice of downsizing with age. h) Two tier rental system, which may reduce the number of affordable rental properties for families on local salaries. i) Absence of regulations to protect landlords and renters. j) Lack of investment in the maintenance of GLH. k) The extent of GLH arrears and lack of action on repayment. l) Lack of house sale price information in an accessible database. m) Dependence of construction on use of imported cement and local sand, which are environmentally extractive industries.
Opportunities a) CDAs can align housing growth with infrastructure provision. b) Policy reforms (e.g., Crown Land pricing, lending terms and conditions) could ease affordability. c) Integration of housing with health and social care planning can address ageing population needs.	Threats a) Outward migration of younger residents reduces demand and weakens the local workforce. b) Rising construction and maintenance costs strain both households and government budgets.

d) Renewable energy and modern design standards offer pathways to sustainable housing. e) Expansion of affordable rental schemes could provide alternatives to ownership. f) To make better use of the 277 habitable empty properties. g) To introduce an empty property tax. h) To introduce a scheme whereby SHG financed home adaptations improvements are paid for when house ownership is transferred. i) Should substantial monies become available for GLH refurbishment, then planning should be done with tenants' representatives. This could lead to more tenant engagement. j) The updated LDGP to take into account the potential for making best use of productive land in the Intermediate Zone.	c) Immigration of higher-income households risks inflating property values. d) Environmental pressures and limited land availability constrain expansion. e) Continued reliance on overseas earnings creates vulnerability to external economic shifts. f) Lack of monies to refurbish GLH. g) The impact of the ageing demographic on the construction work force and a historical absence of a focus on trades in education and training. h) There is a risk that current land use planning in the Intermediate Zone undermines making the best use of productive land.
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ANNEX 1: SPATIAL MAP ST HELENA: ONLY AVAILABLE AS A PDF FILE

This is too detailed to include in this report