

## J Category property transactions

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**It is amazing that a substantial amount of J Category employees are still unaware that they can purchase property in Jersey and how this can be achieved. Therefore they often opt for the rental market (dead equity).**

Buying a house in Jersey if you are an essential employee is no simple matter, so Chris Duverger, Head of Residential Conveyancing at Collas Crill shows how it can be done.

Jersey's Housing Law enables essential employees to purchase a house by forming their own company specifically for the purpose of buying a property. The beneficial ownership in the company can be vested in the joint names of the essential employee and their spouse but be warned, this doesn't permit the spouse to live there on his/her own. If the 'J category' employee dies, then the spouse will have to move out and sell the home and this also applies to both should the essential employee lose his/her J Category Status. By jointly owning the company, the spouse is only protected financially rather than gaining any residential rights.