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Quarterly Property Review
Winter 2021

savills

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WELCOME TO THE FIFTH EDITION OF INSPIRED HOMES

Welcome to the latest edition of Inspired Homes, a publication brought to you by Savills Guernsey. This informative quarterly magazine brings you the latest housing market analysis and comment, together with a selection of the finest homes available to buy in the Bailiwick.

Whilst life is slowly returning to normal and restrictions around travel are a little more relaxed, the property market continues to defy expectations with strong demand still being registered across the island's sales and letting markets. Yet, this demand is creating an imbalance with a slight reduction in the number of properties actively being brought to the market. On pages 4 and 5 of this latest issue, we look at a market that is being described as having 'prime conditions for sellers' with record levels of transactions being registered.

Savills remains the only Channel Island agency that has a fully global reach. With a close connection to Savills London and our international offices in places such as Singapore, Hong Kong, Dubai, South Africa, the Americas and Europe, we are able to ensure access to the widest possible buyer market – whether locally qualified, qualified by licence or Open Market residents.

We are also able to draw upon our vast range of professional property services from planning and development to commercial, rural and research; all with the aim of helping our clients and customers to achieve their goals.

The team at Savills Guernsey is now located at Royal Terrace, Gategny Esplanade having moved from 1 Le Truchot in the summer. Please do call in to see us or call (44 1481) 713463 to discuss how we can help you.



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On the Cover: Le Groignet, Castel - Please see pages 6 and 7 for further details.

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PRIME CONDITIONS FOR SELLERS AS GUERNSEY'S HOUSING MARKET RECORDS 15 YEAR HIGH IN TRANSACTIONS



Guernsey's property market continues to defy expectations with the highest level of Open Market transactions recorded since 2006.

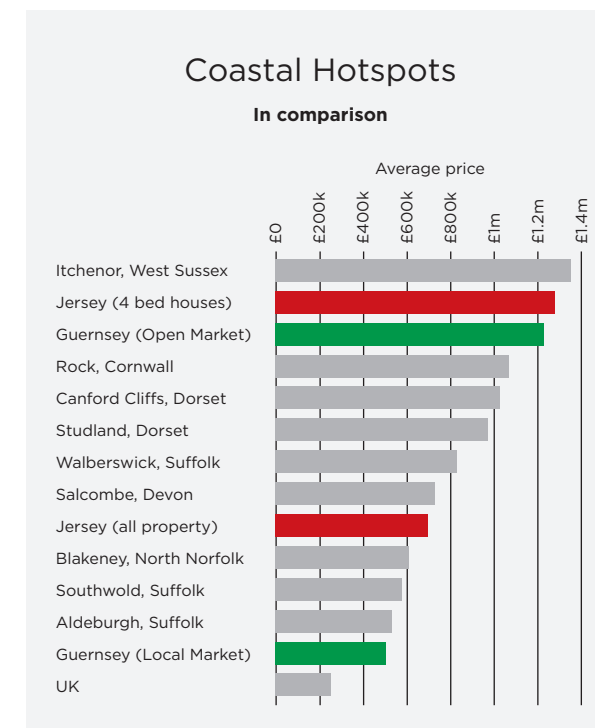
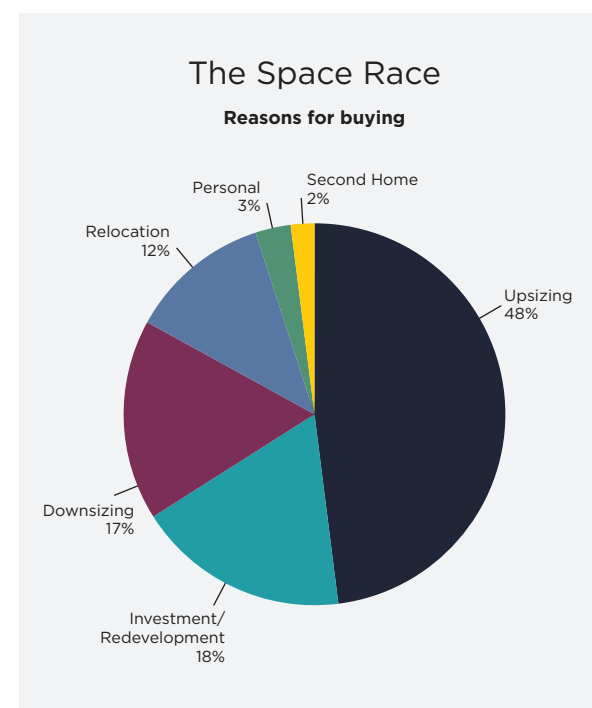
In the Local Market, some 781 transactions were seen

in the first nine months of the year, 19% up on the same period in 2020, and their highest levels since 2007, which has led to this being the best year on record, according to our latest research. A shortage of housing stock balanced against 27% more registered buyers, year to date, underlined what has been labelled 'prime conditions for sellers' with demand far exceeding supply.

This was the message from our residential sales and lettings team in Guernsey, who presented analysis of the property market to more than 100 local buyers and sellers at a recent in-person event hosted at our office on Royal Terrace, Glatigny Esplanade.

Driven in part by changing buyer needs as a result of Covid-19, Savills Guernsey saw an 11% increase in sales agreed between January and September of this year, compared to the same period of 2020, with 34% more viewings, year to date, and multiple offers received on 47% of those properties where sales have been agreed - underlining a commitment to move.

The six main reasons for buying in Guernsey were also outlined by the team, with almost half (48%) looking to upsize. This was followed by investment/redevelopment (18%), downsizing (17%) and relocation (12%). Those moving for personal reasons formed three percent of our buyers, whilst the final two per cent were purchasing a second home.



Keith Enevoldsen, head of residential sales at Savills in Guernsey, explains: "The last 18 months has seen the most significant shift in buyer behaviour that I have seen in my entire career. The main drivers in the Guernsey market are a desire for outside space, home working - including good connectivity, a sense of community, leisure and good schools. Guernsey has always been a very popular relocation market and we expect demand in both the Open and Local Markets to remain strong throughout the rest of the year and into 2022."

"Whilst the market remains buoyant and demand is high across the board with a notable increase in instructions, it is important to reiterate that pricing remains key to a successful sale. Although buyers and sellers alike remain price sensitive, the increase in sales agreed, number of viewings and transaction activity we have experienced this year, including the degree of multiple offers we are receiving on the properties we are selling, underlines just how active the market continues to be. These are prime conditions for sellers."

Broad tenant demand

Guernsey's lettings market was also under the spotlight during the event, where it was revealed that average rents in the local market had increased by 15.8% during the first half of this year. According to Savills Research, using States of Guernsey Data and Analytics, average rent on the island during the second quarter of this year stood at £1,593 per month.

We also reported that while there are a number of landlords exiting the market, returning islanders and professionals, coupled with stop-gap renters, are broadening the pool of tenants in the Bailiwick.

Q3 market overview

The Guernsey Residential Property Prices bulletin, which measures average price changes in residential properties sold on the island each quarter, recently published its headline analysis of trends in average purchase prices.

In its Q3 analysis for 2021, the mix adjusted average purchase price - a measure of the value of sales - for Local Market properties is only fractionally lower (0.8%) than the previous quarter but 9.9% higher than the second quarter in 2020 at £505,579. A rise was also seen, using the same metric, in the lettings market with the average rental price increasing by 6.3% and 15.7% compared to Q1 2021 and Q2 2020, respectively. The mix adjusted average rental price for Local Market properties in the second quarter of this year was £1,593.

According to the latest bulletin there were 297 Local Market transactions in the second quarter of 2021 - 130 more than the previous quarter and 156 more when compared to the figure of Q2 in 2020. The raw median price (realty only) of the 35 Open Market transactions in the second quarter of this year was £1,228,500.

Source: States of Guernsey



Pierre Blampied, SPF, said: "Lloyds continue to lead the way as the number one property purchase lender to the end of October. Interestingly they have lent less than in 2020 over the same period. However, in the retail lending space RBS (encompassing NatWest), HSBC, Barclays, Skipton International and Marsden Building Society have all increased the amount of lending in 2021 which reflects a healthy competitive lending market which is beneficial to borrowers. The same applies to the Private Banks where both Kleinwort Hambros and Bank of Butterfield have significantly increased volumes with Investec showing a slight increase. These lenders tend to offer bespoke lending arrangements primarily in the High Net Worth space.



One of Guernsey's most beautiful historic properties

Le Groignet, Castel

A magnificent manor house estate settled in one of the island's most picturesque valleys. With parts of the original dwelling dating back to 1581, the whole property is rich in Guernsey's vernacular architecture. The extensive floor plan includes up to 10 bedrooms and seven bathrooms spread between the three storey, Victorian style main family residence and adjoining ancillary accommodation of a wing and an attached cottage. Le Groignet enjoys a significant landholding, with gardens and grounds spanning about 15 acres, offering total privacy and rural outlooks on all sides.

Open Market | Asking £4,950,000

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Prestigious manor home in an elevated position

Montville Manor, St Peter Port

A magnificent modern home situated on a secluded site above St Peter Port. With over 7500 sq ft of accommodation, the reception rooms all have access via double doors to the rear terrace and gardens. There are four double bedrooms, two of which are en suite and three have balconies with a mix of eastern/western views - some with glimpses of the sea. A lower ground floor provides ancillary accommodation via an external door. Two acres of formal gardens and woodland form the grounds, with the main lawn facing west. There is a significant parking area and a detached double garage.

Open Market | Asking £5,250,000

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Tax Capping in Guernsey

Guernsey income tax is charged at 20%. No capital gains, inheritance or gift tax; no VAT or GST and no minimum annual tax payment requirement.

However, more often than not, the more interesting tax headline for a relocater to the Island is the statutory annual cap on income tax.

Depending on the individual's Guernsey tax residence classification, which is broadly determined by days spent on and off the Island, a Guernsey resident may cap their annual tax liability, viz;

- **Open Market Cap of £50,000.** Available for the first four years of Guernsey residence. Requires the purchase and occupation of an open market property within 12 months of tax residence. The purchase must generate minimum document duty of £50,000 (property cost of £1.4m).

- **Annual tax cap of £130,000.** This is for non-Guernsey source income only. Guernsey source income remains subject to 20% tax. Guernsey bank interest is not considered Guernsey source.
- **Annual tax cap of £260,000.** A global cap utilised by individuals with substantial Guernsey source income.
- **The "Standard Charge".** This is currently £40,000 per annum and is available by election in place of worldwide income disclosure, for those who are broadly, not full time tax resident on the Island.

There are many other Guernsey tax considerations, aside tax capping, that warrant consideration. The highly experienced and qualified tax team at LTS, who can advise upon all aspects of Guernsey and UK tax, would be delighted to hear from you. Any initial discussion is in confidence and on a no cost basis.

Please call 01481 755862 or visit www.lts-tax.com



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The epitome of coastal living in Guernsey

Oceano, Castel

A beautiful newly built beachfront property occupying a prominent West coast position. Magnificent sunsets can be witnessed from almost every room and from the stunning balconies. The ground floor accommodation is largely open plan, with a central atrium leading on to reception spaces. There are five double bedrooms, four of which en suite. The property boasts a large turnaround driveway with quadruple garage and a custom built stainless steel swimming pool (currently in construction). There is a fantastic health suite with gym studio, sauna and shower room.

Open Market | Asking £5,950,000

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An immaculate four bedroom house with a one bedroom annexe

Olive Tree Cottage and Wing, St Martin

Situated on an elevated position, the property offers spacious modern family living, extending to over 4,000 sq. ft. of accommodation. Finished to a high specification and beautifully presented throughout, the reverse plan accommodation comprises four double bedrooms and four bathrooms (all of which are en suite), an integral double garage and a detached one bedroom annexe, ideal for extended family/dependent relatives. Externally, the gardens are enclosed, with a large granite paved patio area and land totalling just under an acre, which may suit someone looking for stabling at home.

Local Market | Asking £1,400,000

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If you are thinking about transforming your existing property, want to design a new-build home or need advice on a potential development then talk to our team at Lovell Ozanne. We believe that great design should be possible no matter how big or complex the project. We aim to offer a bespoke personal service whilst maintaining the capacity and expertise to tackle large scale developments. Using our experience and passion we make everyday spaces exceptional.

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A stunning penthouse apartment

Apartment 32 ONE St Julian's Avenue, St Peter Port

This luxury penthouse apartment is situated within the highly regarded ONE St Julian's Avenue development. Boasting generous accommodation throughout, the property comprises two en suite double bedrooms (one with dressing room), ample storage throughout including a utility and cloakroom and a beautiful open plan kitchen/dining/sitting room with doors opening to a fabulous private roof terrace. The penthouse further benefits from two parking spaces in the secure underground car park.

Open Market | Asking £2,650,000

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Highly convenient town living

Apartment 31 ONE St Julian's Avenue, St Peter Port

Forming part of a highly regarded and centrally located development, this wonderful apartment is presented to the market in immaculate condition throughout. The property boasts generous accommodation including two en suite double bedrooms, ample storage and a utility room. At the heart of the apartment is an open plan kitchen/dining/sitting room with doors leading to a large private roof terrace facing Candie Gardens with views over St Peter Port towards Castle Cornet and the neighbouring islands. The property benefits from two allocated spaces in the secure underground car park, together with a secure locker room and bicycle storage.

Open Market | Asking £2,450,000

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One of the island's finest Georgian properties

Candie House, St Peter Port

Situated in one of St Peter Port's best and most peaceful locations, Candie House beautifully combines period architecture with immaculate modern living. The property has its original two pairs of gates with a horseshoe in/out drive, front garden, ample off street parking and an integral double garage. There is rear access to the walled ornamental garden from Cambridge Park via a private lane. The accommodation includes hallways, drawing room, library, dining room, TV room, kitchen and breakfast room, utility room, workroom, vault, six bedrooms, five bathrooms, two dressing rooms, a substantial Palladian Pavilion, garden sheds and a double garage with loft above.

Open Market | Price On Application

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We can also help you with planning and construction issues, housing applications and relocating to the Islands.

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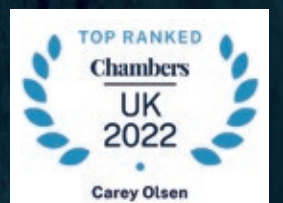
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Immaculately presented home with panoramic sea views

L'Etoile Du Matin, Castel

An exceptional home, situated in an elevated position with expansive views across the island's West Coast. The generous accommodation includes up to three reception rooms, four double bedrooms (three en suite and one with dressing room), two cloakrooms, a study and utility room. Both the principal bedroom and kitchen/dining room lead out onto a decked terrace, patio and three tier garden. To the exterior, there is a paved driveway and forecourt providing parking for four vehicles. A large store can be accessed on the side of the property. The grounds include a small paddock and landscaped gardens.

Open Market | Asking £2,495,000

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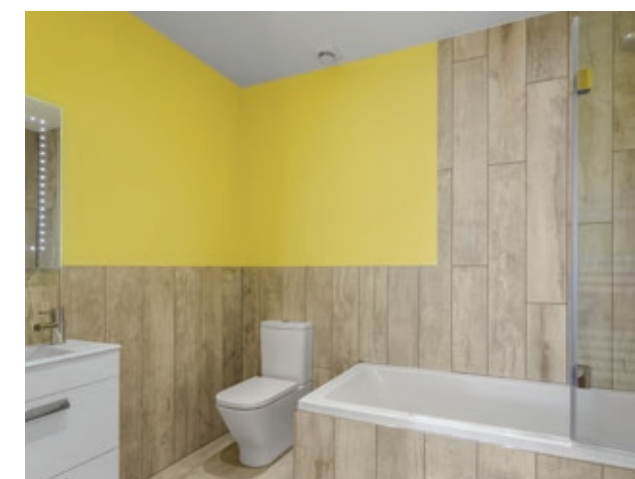


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Partner,
Family Law



ELIZABETH COUCH
Partner,
Family Law

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Brand new modern townhouse with sea views

Elizabeth House, St Peter Port

The property is a true gem in a popular area of central St Peter Port. Finished to a high specification throughout, the accommodation comprises two reception rooms, three en suite bedrooms (one with dressing room) and a cloakroom. On the first floor, there is a lovely kitchen with breakfast bar that leads on to an expansive sitting/dining room giving an open plan feel, together with a Juliet balcony with fantastic island views. Externally, there is a good sized front garden and patio that enjoys the sunshine into the afternoon.

Open Market | Asking £950,000

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An immaculate example of a Georgian home with superb interior styling

Le Pont Renier, St Peter Port

A prominent and imposing Georgian house standing on the western approaches to St Peter Port and in close proximity to all its amenities. The spacious accommodation has traditionally proportioned and elegant rooms which range over four floors; including a full height basement level and an independent annexe for family members or staff. The walled gardens and grounds are a particular feature of the property and rise in a succession of south facing terraces that have been attractively laid out and incorporate a heated outdoor pool.

Open Market | Asking £2,950,000

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Single-level living in a favoured location

Vue du Vallon, St Martin

A delightful bungalow situated in a sought after area not far from the cliff walks above Fermain Bay. Its elevated position means that there are some open views over adjacent properties and a sense of privacy from the lane that leads to it. The accommodation is well appointed with four bedrooms (three en suite), three reception rooms and a workshop. A notable feature is its year round garden room with floor to ceiling arched French windows. The large attached workshop and storage loft indicate the opportunity to further develop the bungalow, subject to the relevant planning permissions.

Open Market | Asking £1,395,000

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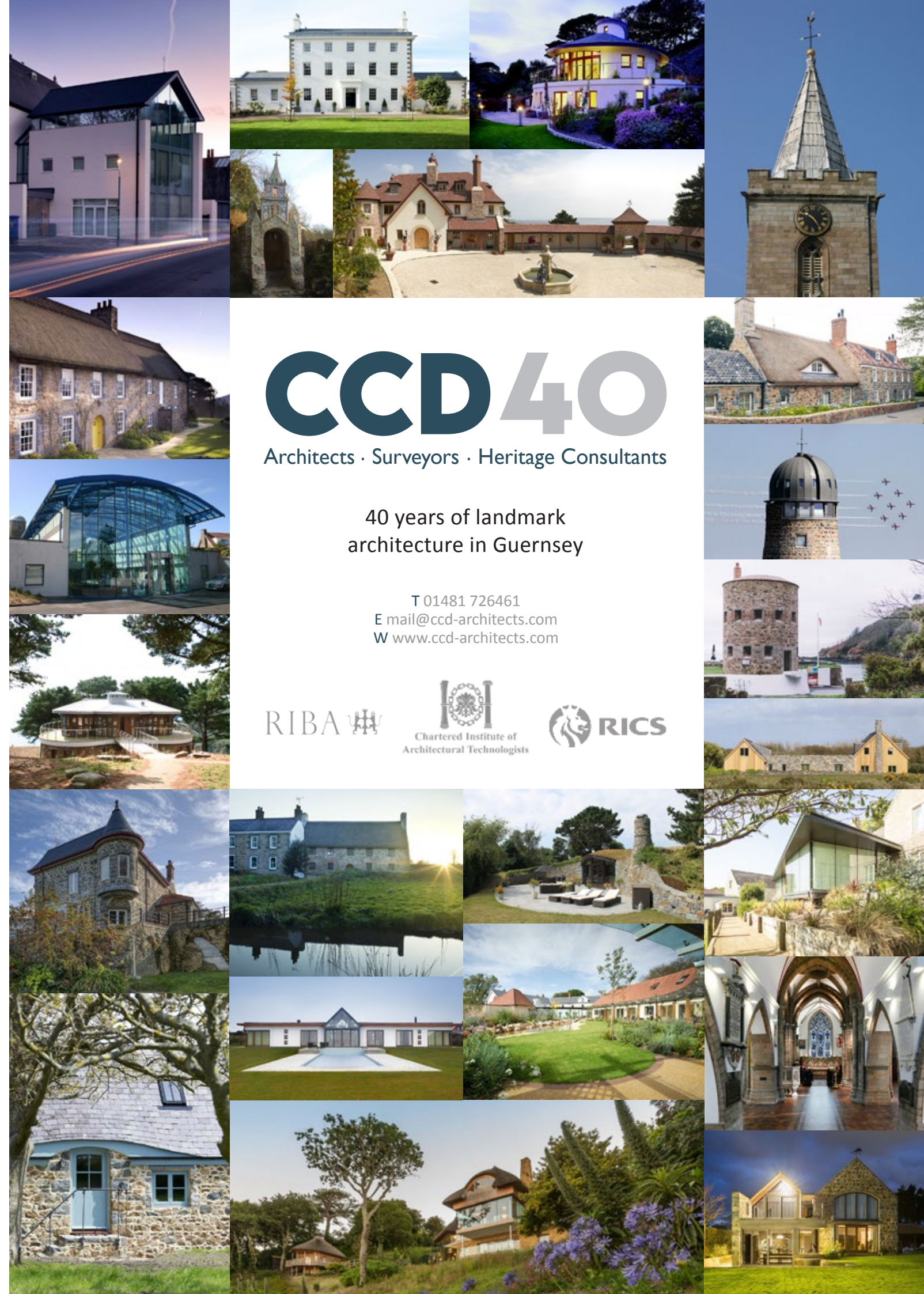
Spectacular arts & crafts residence

La Belle Vue, St Peter Port

Situated off a private driveway and away from passing traffic, the property is quiet enough to hear the wind in the trees and sea on the rocks beneath. A glorious wildlife friendly garden stretches down to a cliff path that links to the town of St Peter Port one way and Fermain Bay the other, which is renowned for its beach café and sea swimming. With its attractive, mellow elevations featuring decorative timber and brickwork, the house reflects a past era but with all the benefits of contemporary infrastructure, fixtures and fittings. Accommodation within the main house includes up to three receptions, six bedrooms, five bathrooms, an annexe, land, gardens, garaging and parking.

Open Market | Asking £10,650,000

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The fabulous epitome of a Georgian square house

2 Eaton Place, St Peter Port

Eaton Place is a representation of Regency architecture at its finest. No. 2 is the mid-terrace of three similar looking properties; with accommodation ranging over five floors, including a basement level with natural lighting and separate access. With its arched 'fan light' windows and cast iron railings at first floor level, distinctive period features are at the heart of this home - from the exterior impression, through to the well proportioned rooms and interior detailing. There is a demarcated forecourt for parking and a private walled garden to the rear with a delightful south-facing summer house.

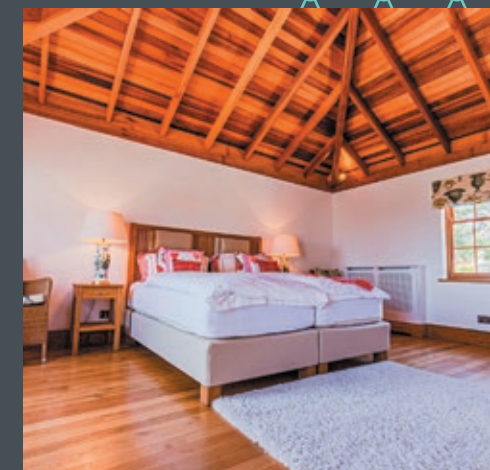
Open Market | Asking £2,795,000

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Open Market
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Maison de la Falaise
Asking: £16,000,000



Open Market
SOLD

Chamonix
Asking: £2,375,000



Open Market
SOLD

Les Preaux
Price On Application



Open Market
SOLD

Bagley Hall
Price On Application



Open Market
SOLD

Qila
Asking: £2,950,000



Open Market
SOLD

Discreet Sale
Asking: £2,500,000



Open Market
SOLD

Le Petit Bois
Asking: £2,250,000



Open Market
SOLD

Saint Pierre
Asking: £1,850,000



Local Market
SOLD

Les Houets
£1,600,000



Local Market
SOLD

Les Paysans
Asking: £1,595,000



Local Market
SOLD

Silverdale
Asking: £1,595,000



Local Market
SOLD

Le Marais
Asking: £1,590,000



Local Market
SOLD

The White Cottage
Asking: £920,000



Local Market
SOLD

Courtil Corcai
Asking: £895,000



Local Market
SOLD

Tryfan
Asking: £825,000

A Record Breaking Year

Two out of the three highest value deals agreed by Savills

We strive to get the best results for our vendors, proudly marketing some of the very best property Guernsey has to offer. We are extremely proud to announce a record breaking year, with two out of the top three deals by value agreed by us, including a new record for the highest value residential sale ever agreed in Guernsey. The transactions above highlight our dedication to our clients and our continued faith in the strength of the Guernsey property market. Whether you are looking to buy or sell, our friendly team of experts are here to support you every step of the way.





BRUSHING UP YOUR KERB APPEAL THIS AUTUMN



Autumn is here and with it will come leaf-strewn pavements and drives as well as gardens and outside space that may look a little less than inviting. So it's more important than ever to pay attention to kerb appeal if you're putting your

home on the market over the coming weeks and months, says Geri O'Brien, head of residential sales at Savills Jersey.

Preparing the house for sale is essential There is no need to redecorate throughout, a new buyer would do that, but you need to show the house has been well maintained. Here are some tips to help present your property in the best autumnal light, both outside and in:

Sweeping statements Don't forget to sweep up those leaves, brush the front steps, clean the windows and perk up tired paintwork. Think about adding a few new plants for seasonal colour and interest.

Cleaning up Give everywhere a thorough clean and be systematic - try to visualise everything through the eyes of a buyer to see all the nooks, crannies and scuff marks you might normally be tempted to ignore.

Lockdown lessons Make a feature of working from home solutions and any other ways your property has served you well over the past 18 months.

Race for space We've all learned to appreciate space in recent times so maximise it with a determined de-clutter. Include the cupboards but be careful not to go too far, leaving your home devoid of personality. It's the human touch that can help buyers imagine themselves living there.

Perfect pets Try to run a dispassionate eye over your much-loved pets. Could they and their bedding do with a wash and brush up too?

Love at first sight Remember what made you fall in love with your home in the first place. What was the wow factor? Is it still there and, if not, can you rekindle it? You may well be selling to buyers in a similar position so if, for example, your rooms have changed use over the years, consider changing them back.

All present and correct Carry out a simple maintenance audit before a viewing. Seemingly little things like blown or missing bulbs can be off-putting, especially in gloomy weather, and it's worth removing any limescale that has built up in the shower so the water pressure is the best it can be - buyers may well want to check.

Choose your agent wisely, don't just go for the highest valuation and the lowest fee - it may not necessarily be the best or right one. It is important that you get on with your agent and that they can demonstrate good market knowledge and a proven track record in selling similar properties.

If you are looking to buy or sell in Jersey, please don't hesitate to get in touch.



WINNING ENTRY FOR ANTI-BULLYING COMPETITION REVEALED

A poster designed by a Year 5 player for Northernners AC has won an anti-bullying competition, sponsored by Savills.

The competition, organised by the Anti-Bullying Alliance (ABA) as part of Anti-Bullying Week 2020, saw a number of entries with Lars Austin's design now proudly displayed on the Northernners AC's Minis main noticeboard.

The ABA are a unique coalition of organisations and individuals, working together to achieve their vision to stop bullying and create safer environments in which children and young people can live, grow, play and learn.

Stuart Leslie of Savills said:

"We were proud to sponsor the Anti-Bullying Poster competition in 2020 and will be sponsoring a similar initiative this year in support of the ABA and Anti-Bullying Week. It's brilliant to see the winning design in all its glory and reinforcing the importance of being kind. Great work Lars!"

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With 41 offices in London alone, our residential network allows your property in Guernsey to reach more overseas buyers.

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The majority of buyers start their property searches on the internet. While portals are useful, buyers also like to search on agents' websites. Savills is **the most visited estate agency website** nationally¹. In addition, Savills is **the most followed estate agency account** nationally on Instagram, Twitter and LinkedIn.

This is a fantastic opportunity for open and local market vendors. To find out what your home is worth, contact a member of our team today.

Tel: +44 (0)1481 713463
Email: guernseyinfo@savills.com
Website: www.savills.gg

Average social media reach²

75k

Number of offices globally

614

Sales agreed by Savills before marketing³

1 in 4

Buyers already known by Savills⁴

33%

Share of total agent website visits¹

55%

¹Unique website visits, SimilarWeb, Jan 2021

²Guernsey properties on Savills' Instagram, Jan-Mar 2021

³Savills data Jan-Dec 2020

⁴Savills data Jan 2020 - Feb 2021

savills

RESIDENTIAL TEAM

We have a highly talented, experienced and enthusiastic team of people, dedicated to achieving successful results for our clients



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COMMERCIAL TEAM

Our residential and commercial teams are now under the same roof, which means we're able to serve your property needs as a 'one-stop shop', so to speak. So, whether you're a homeowner or tenant looking to move, a landlord looking to invest, or a developer with a keen eye for new opportunities, we're here to help. We're proud to be the biggest multi-disciplinary estate agent in the Channel Islands.



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