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SPECIAL EDITION. CHANNEL ISLANDS.



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WELCOME TO INSPIRED HOMES

SPECIAL EDITION. CHANNEL ISLANDS.

“ With golden beaches, breathtaking coastal views, pretty countryside and a wealth of history, the Bailiwicks of Guernsey and Jersey more than live up to their picture-postcard image.

A cosmopolitan culture complemented by excellent education systems, wonderful leisure pursuits and globally renowned professional services mean there is much to love about island life.

Those who live here particularly cherish the strong sense of community and an enviable reputation for safety and privacy – all with easy, frequent access to the UK, Europe and beyond.

Within these pages you will find everything you need to know about moving to the Channel Islands – from the types of properties on sale through to what makes Guernsey and Jersey such enjoyable places to work, live and raise a family.

Residential property transactions are among the most significant any of us will ever undertake and Savills team of experienced estate agents can guide you through the process.

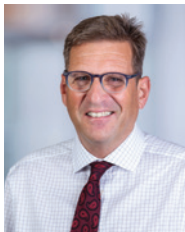
Whether a flat, house, country estate or waterfront property we advise across all residential markets. Our guidance is always tailored and transparent and our strong market knowledge – informed by in-house industry-leading research – ensures

you receive the best possible advice every time, whatever your needs.

Savills remains the only Channel Island agency with a truly global reach. Our teams in Guernsey and Jersey know your desired destination inside out, while a close connection to London and our international network ensures access to the widest possible market.

We're proud of where we live and can give you first-hand insider knowledge of your chosen area and how to find the right property for you.

If you are thinking of buying, selling, renting or letting – or would simply like some advice on market conditions – then we would be delighted to hear from you.”



Keith Enevoldsen
Head of Residential Sales
Savills Guernsey



Geri O'Brien
Head of Residential Sales
Savills Jersey

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ST GEORGE

Widely recognised as one of the finest country estates in the Channel Islands, St George is surely unique in terms of its appeal as a beautifully presented home, with ancillary cottages and outbuildings, set in some 35 acres of meticulously maintained grounds, comprising ornamental and parkland gardens, wildflower meadows, a lake, a reflecting pond, woodland, and hospitality and recreational areas.

Bedrooms 14
Bathrooms 18
£25 million



ST GEORGE

Incorporating all the modern infrastructure expected of the 21st century, the flow of accommodation has been sympathetically and thoughtfully designed, making St George both elegant and practical. A lift to all floors is one of many innovations, complemented by the finest materials that give a rich and subtle texture to create a home that is both luxurious and comfortable.



The St George Estate comprises the main house, three immediate family/ staff cottages, two discretely positioned outlying homes, an estate office with meeting rooms, a workshop, garaging, luxury indoor swimming pool, all weather floodlit tennis court, health suite and squash court.

If you are considering relocating to our shores, we can guide you and your family through all aspects of living and working in Guernsey and Jersey. We can also advise you on moving your business and employees to the Islands or on the process of establishing a new venture.

As the largest pan-Channel Island firm we deliver a full suite of legal services and can connect you to a network of support that will help you achieve your personal and business goals.

To discuss your requirements in confidence, please contact one of the partners below:

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- / Trusts and Estate Planning
- / Wills and Inheritance
- / Corporate Law
- / Employment Law
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EVERYTHING YOU NEED TO KNOW ABOUT RELOCATING TO THE CHANNEL ISLANDS

As both Guernsey and Jersey are self-governing, buying a property differs from mainland transactions. If you're thinking of relocating, here's what you need to know...

Guernsey

- The island has two property markets – Local and Open – and restrictions apply to occupancy, rather than ownership.
- In simple terms, the purchase of an Open Market property is often the 'route in' to establishing residency in Guernsey. Some visas are also available for individuals who are currently resident outside of the UK's common travel area.
- Once an Open Market address is identified it's a case of making a straightforward application for an Open Market Resident Certificate that can also accommodate your immediate and extended family. It's as simple as that; there are no wealth tests, governmental assessments to meet and no minimum income requirements.
- Anyone living in an Open Market property has the right to live and work on the island indefinitely with no minimum revenue requirement.
- Those buying an Open Market property with a value of £1.32 million or above within the 12 months immediately before their relocation, or within the first 12 months of residence in Guernsey, will qualify for a tax cap on their worldwide income of £50,000 per year for the first four years of residence.
- As an independent, self-governing jurisdiction, Guernsey has developed its own system of taxation for its residents. Guernsey does not levy capital gains tax, inheritance or wealth tax, VAT or goods and services tax.
- The island is in the top tier of Offshore Financial Centres and has deliberately positioned itself as a well-regulated and cooperative offshore jurisdiction.



Jersey

- First, you must get a registration card, which includes details of your name, social security number and residential and employment status (you also need one if you already live on the island and want to move to a new home, whether bought or rented, or start a new job).
- Most property on Jersey is regulated and buyers must qualify for residency according to local connection, essential employment or tax contribution.
- However a fixed pool of houses are available on the Open Market which are called 'registered' properties (previously known as unqualified).
- There are four residential statuses, which determine where you can work and live:
 - Entitled: Someone who has lived in Jersey for 10 years. They can buy, sell or lease property on the island and work anywhere without requiring permission to be employed.
 - Licensed: Someone who is an 'essential employee'. They can buy, sell or lease any property, apart from first-time buyer restricted or social rented housing, in their own name as long as they retain their 'licensed' status. An employer requires specific permission to employ a person under a 'licensed' status.
 - Entitled for work: Someone who has lived in Jersey for five consecutive years, or is married to someone who is 'entitled,' 'licensed' or 'entitled for work'. They can buy property jointly with an 'entitled'/'licensed' spouse and they can lease registered property as a main place of residence. They are able to take employment work anywhere and do not require permission to be employed.
 - Registered: Someone who does not qualify under the other categories. They can only lease 'registered' (unqualified) property as a main place of residence and an employer requires permission to employ them.
- Jersey's Chief Minister can grant 'entitled' status to a high-value resident if they are satisfied that doing so will have a social or economic benefit and it is in the best interests of the community.
- If 'entitled' status is granted, you can buy or lease property in Jersey as your main place of residence on the island. The Population office normally requires that you buy or lease a high-value property. Generally, this is a property valued in excess of £1.75m.



GUERNSEY PROPERTY

With its stunning coastline, enviable beaches and a wealth of history, Guernsey is a beautiful, cosmopolitan place to live. Relatively low rates of income tax and no capital taxes also mean it is a safe place for your money. But there is much more to cherish about island life, from our excellent education system, superb restaurants and variety of leisure pursuits through to our £1 note, blue post boxes and wonderful sense of community. The island is big enough that there are always new people to meet but you are never far away from someone you know – providing the perfect sense of balance.

YOUR WORK ENVIRONMENT MAY NEVER BE QUITE THE SAME



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The past couple of years have proven to be interesting and busy ones for Locate Guernsey especially in the light of changes in mindset and lifestyle brought about by the coronavirus pandemic, which many former city dwellers have embraced with enthusiasm. The revolution of home working has made many professionals and business owners understand that they are no longer tied to living in or near a big city but can, in so many cases, work from anywhere. As some semblance of pre-Covid normality begins to filter back, employers have had to recognise that their work environment may never be quite the same - employees are very happy to work from home and if "home" happens to be in a different country to "work", then that's ok too.

Those who have previously lived in busy cities and got used to spending time commuting are reluctant to go back to this way of life. Indeed, shorter commutes is one of the factors which makes life in Guernsey so attractive and appealing, something which new residents to the island are discovering for themselves.

Guernsey is one of several jurisdictions often considered by those who are looking at relocation for a whole range of reasons. They might be about to sell a business or launch an IPO; they could be wanting to enjoy life away from the hustle and bustle of a big city, taking up a new career opportunity or simply wanting a fresh start somewhere new.

Whatever the initial reasons for considering a move to Guernsey may be, newcomers relish the island's fantastic work/life balance and its friendly and welcoming community. Guernsey residents live life to the full - they work hard but they make the time to relax and have fun, to make the most of the island's natural beauty and the fact that they have so many opportunities on their doorsteps. Thanks in part to our minimal commute times, with the typical car journey taking less than 15 minutes, people have the time to enjoy life after work or at the weekend. Similarly, our children can enjoy a wide range of different activities - it's quick and easy to get from football training to choir practice or from scouts to athletics and islanders can have very rich and fulfilling lives without having to sit for hours in traffic or on trains.

To quote a recent arrival from London, "We wanted to move out of London so that the children could grow up in a safe and enjoyable environment and we are very happy with our choice. Guernsey has so much to offer: It's a social, beautiful and charming place to live. There are excellent restaurants, endless sandy beaches and a real community feel. Excellent internet and fantastic transport links have been really useful. Remote working is straightforward and you can be in a London office within hours if needed. Our children (2 and 5 years old) have adapted to island life, love spending time on the beaches and learning to swim and don't miss London's repetitive parks and small gardens at all."

Being surrounded by the sea provides another facet to island life which is embraced with passion by islanders and newcomers alike. Our coast and seascapes are a photographer's paradise and if water sports or boating are your thing, there is nothing more relaxing than



bobbing around on a boat, hopping across on the ferry to the neighbouring island of Herm for lunch or dinner after work, or simply enjoying a picnic on the beach or a glass of wine watching the sun set on the west coast.

Guernsey really does offer a better and more balanced life, and the Locate Guernsey team are on hand to help make this a reality. A government agency established to promote the benefits of Guernsey for potential relocators, the team provide free support and guidance at any stage of the relocation process. To find out more please contact the Locate Guernsey team on 01481 220011 or email enquiries@locateguernsey.com

"We wanted to move out of London so that the children could grow up in a safe and enjoyable environment and we are very happy with our choice."



GUERNSEY

Located in the English Channel, within Saint Malo Bay and directly north-west of Jersey, Guernsey lies some 113 km / 70 miles from the southern shoreline of England and 48 km / 30 miles from north-eastern France. Made up of 10 parishes, it is the second largest of the Channel Islands with a population of approximately 63,000 people across 63.4 sq km / 25 square miles. At just 14.5 km / 9 miles in length and a mere 8 kilometres / 5 miles wide most of the island can be seen within an hour by car. St Peter Port is the capital and the most populated parish, while Castel is the largest in terms of area. Torteval is the smallest parish and least populated, while St Andrew is the only parish without a coastline. Savills Guernsey office can be found in Royal Terrace on Gategny Esplanade in St Peter Port – just a short drive from Guernsey Airport.



MONT PLAISANT HOUSE

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CANDIE HOUSE

Pages 44-45



MONTVILLE MANOR

Pages 40-41



LA BELLE VUE

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HIGHFIELD

Pages 28-30



LES BLICQS

Pages 20-21



ST GEORGE

Pages 4-10



LA CARRIERE

Pages 23-25





LES BLICQS

A lovely farmhouse property of mixed age which has been lovingly maintained and includes ancillary accommodation for extended families or those seeking live-in help. Standing in a small sheltered valley with rural outlooks on all sides, Les Blicqs is one of a few similar properties in an area which is largely untouched by modern development.

Bedrooms 4
Bathrooms 3
£3.25 million

A high quality banking service

Rothschild & Co is one of the world's leading financial services groups with a history of over 200 years and a presence in the Channel Islands for 50 years.

We provide our private clients with an international banking service which respects tradition and reflects the requirements of the modern world.

The minimum amount required to open and maintain an account with us is £100,000.

You can find out more by calling Sinead Granville on +44 1481 705128 or by e-mailing marketing@rothschildandco.com.

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Gold bar

Gold bars, as well as silver, were produced at the Royal Mint Refinery in London's East End during Rothschild's ownership of the business (1852-1968). Each bar was marked with a unique number and a guarantee of its purity.

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LA CARRIERE

La Carriere is a magnificent example of a traditional manorial Longhouse dating back to the 16th century and stands in an unspoilt hamlet on the edge of the island's spectacular south coast cliffs. This imposing property takes its name from the quarry that provided the granite for its original construction over five hundred years ago. More recently a reconstruction project spanning four years established new benchmarks in terms of quality of craftsmanship and meticulous attention to detail. Works at this time included the complete underpinning of original walls, the addition of sympathetic extensions, the raising of a whole new oak framed roof, and the excavation of cellar space.

Bedrooms 4
Bathrooms 4
£6.25 million







"People here are friendly and welcoming, but from experience it always amazes people quite how great the community spirit is."

What advice would you give to someone looking to relocate to Guernsey?

Don't delay! If you've never visited before, definitely come for a holiday and there's no doubt you will fall in love with the island. After making the decision to move, the process is easy and it's just a case of finding the right property – that's where we come in!

Have the types and number of buyers changed over the years?

The Open Market in Guernsey was conceived 70 years ago but relatively recently in the 1970s and 80s there was a real boom. Initially, the demographic was predominantly people moving here for retirement but as time has gone on the average age has reduced and we now have a lot of younger families seeing the benefit in the lifestyle here and the great schooling.

What surprises people most about living in Guernsey?

The community. It's often said that the people here are friendly and welcoming, but from experience it always amazes people quite how great the community spirit is.

What's your favourite part of the island and why?

The west coast is amazing and the place I love to go to when the sun is shining. Even in the depths of the winter it's lovely to go for a walk on the sandy beaches to enjoy some sea air.

What do you think has changed the most about Guernsey over the years?

Thankfully not a lot! That's one of the charms of living on the island – although there has been a refreshing number of new bars and restaurants which has added to the vibrancy.

What do you like most about life in Guernsey?

There's too much to list but the fresh sea air and beautiful beaches are of course high up there. I always wax lyrical about the community too which is a really friendly and welcoming one.

Why I love...Guernsey



Nick Paluch is a director within the residential sales team at Savills Guernsey. Specialising in property on the Open Market he has lived on the island all his life and is married with two young children.

How long have you lived in Guernsey?

Growing up on Guernsey in rural St Peters I think I took for granted the freedom and security that life here affords. Having built strong friendships and with a large family on the island I decided to stay 'on the rock' and put down firm roots after a couple of years of travelling around the world post-school.

Have you stayed in the first area you moved to, or have you moved again since then?

Our first house was on the outskirts of St Peter Port on Kings Road and we completely extended and renovated it before moving to St Martin when we had children.

How long have you been selling property on the island? Do you specialise in any particular type of property?

I have been in sales/client-facing roles all of my working life and have been in the estate agency industry for over a decade now. I started my property career focusing on the Local Market but in recent years I have moved to work on the Open Market which I thoroughly enjoy.



GUERNSEY



HIGHFIELD

A truly exceptional home, combining the traditional character of Georgian architecture with contemporary interior design, standing in a sought-after residential location between the parish centres of St Peter Port and St Martin. The property stands well back from the road down a circular driveway and enjoys views from the rear over lawned gardens, down Fermain Valley and out to the sea and islands beyond.

Bedrooms 5
Bathrooms 5
£5.45 million





We are here for you

Whether you are relocating to the Channel Islands or moving house on island, you want personalised advice that is right for you. At Collas Crill, we take the time to get to know you and offer discreet, practical advice tailored to your needs. With joined-up legal services in property, family matters, employment and wills and estates, we can guide you through some of life's big decisions and reach the best possible outcomes for you and your family.

To find out how we can help you visit collascrill.com

Your key property contacts



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JASON GREEN
Guernsey Partner

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LETTING A PROPERTY IN GUERNSEY WHAT LANDLORDS NEED TO KNOW

Some mortgages may contain clauses which won't allow you to let on your existing agreement, while others require notification to grant 'consent to let'.

Whether you're hoping to let your home, invest in a buy-to-let property, are a landlord with a large portfolio or just looking for advice, our residential lettings experts are here to help from start to finish.

This includes how best to present your property for a successful let; marketing your property locally, nationally and internationally to our wide database of applicants; negotiating between you and your applicant to get the right tenancy terms; creating a bespoke agreement to suit all parties; and keeping you informed with legislative requirements including health and safety and relevant consents and conditions for letting your property.

Whether you want us to look after the whole landlord journey – taking care of your property's day to day management of maintenance, rent collection and deposit return negotiations – or you choose to manage the property yourself and be on hand for the tenant, we have different levels of service so you can choose what's best for you. Whichever you decide, our agents will guide you every step of the way.

As a RICS protected firm, our teams can be trusted to be honest, helpful and always up to date with the latest industry knowledge. We work hand in hand with our centralised team of specialists, while our corporate services team offers a relocation service for individuals, families and companies alike.

There are lots of factors to take into consideration when letting your property out and – if you've never done it before – it can be a daunting task. Here are a few things that we encourage new landlords to think about:

Check your mortgage

You are legally required to inform your lender that you intend to let your property out. Some mortgages may contain clauses which won't allow you to let on your existing agreement, while others require notification to grant 'consent to let'. In some instances you may incur a fee or your lender will make an adjustment to your current interest rate. Your mortgage may also have terms specifying what sort of tenancies they will permit.

How long do you want to let your property for?

Keep in mind that most corporate tenants want to rent for a minimum of two to three years, with flexibility to end the tenancy sooner if they need to. If you are only letting your home out for six to 12 months, you may also want to price your property more competitively and avoid lengthy void periods. But it's also important to consider your mortgage terms too as some lenders consent for 12 months at a time.

Work out your tax

If you are a Guernsey non-resident landlord and ask Savills to collect your rent the States of Guernsey require us to withhold tax at a rate of 10% for unfurnished properties and 15% for furnished properties. Whatever your resident status we would suggest you take individual advice on your tax liabilities.

What work needs to be done?

Look at your property as if you were seeing it for the first time. At the very minimum, rooms are likely to need to be decluttered and repainted. To achieve a better rent, more works may be required. As part of our service we are happy to visit your property to discuss what works might be particularly beneficial.

Rental insurance

Your tenant will be advised to get contents insurance for their possessions, but you'll need specialised rental insurance for the building and any contents you leave. Even if your property is let 'unfurnished' make sure you are covered for your possessions such as carpets, flooring, curtains and white goods. If you don't get the right policy for letting – such as cover for accidental damage to the property or cover for accidents or injury to the tenant or any visitors to the property – then any claim may be invalid.

Safety tests

It's important to let a safe house and your property will therefore need to have a number of health and safety checks to make sure it is safe to let out. Amongst other things these checks include a gas safety test and annual boiler service. We also recommend annual services for any oil or solid fuel appliances, that smoke alarms are fitted on every floor and that a working carbon monoxide detector be installed anywhere there is a solid fuel appliance or working open fire.

Cleaning

To give your property the best chance of being rented you should always have it clean and tidy for viewings. Prior to your tenant moving in you should also have it cleaned to a professional standard. A spotless property at the start of a tenancy greatly reduces the chance of any disputes over cleanliness at the end.

Inventory and schedule of condition

It's vital to provide your tenants with an inventory and schedule of condition at the start of a tenancy. This is especially important to help avoid a dispute when the lease comes to an end. If we manage your property throughout the lease we will provide this for you.

Client money protection

There is no legal obligation for a lettings agent to be licensed. You should make sure you rent through an agent with client money protection in order to try and protect any deposits or rents being held by the agent.



MONT PLAISANT HOUSE

This impressive double bay fronted character home is situated on a bucolic estate just a mile inland from the island's popular west coast and the village centre at Cobo Bay. Beautifully faced in dressed stone this attractive property is approached over a delightful gravel drive lined with trees which gives a real sense of arrival and grandeur. The primary accommodation is generously proportioned throughout with high ceilings and good natural light levels, while ranging over four floors that include a lower level with direct access to the walled garden at the rear.

Bedrooms 5
Bathrooms 5
£4.75 million





LA BELLE VUE

A stunning example of an Arts and Crafts style home in a beautiful setting within the bluebell carpeted pine forests on Guernsey's eastern coastline and enjoying superb views out over the sea and neighbouring islands beyond. 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.

Bedrooms 6
Bathrooms 5
£10.65 million



With its attractive, mellow elevations featuring decorative timber and brickwork, La Belle Vue reflects a past era but with all the benefits of a modern design and contemporary fixtures and fittings – including an impressive spiral staircase. As well as its six bedrooms and five bathrooms (four of which are ensuite), rooms of note include a stylish sitting room, live-in family kitchen, home office, library, snooker room and home cinema.



Where were you at midnight?

Guernsey residents are lucky! We often enjoy sunny summer days, clear and crisp winter days, colourful autumn days and the beautiful days of spring on our lovely Island.

Despite this, we are often asked by our clients how many days they are able to spend in the UK visiting family, friends, attending sporting or cultural events, staying for extended periods in a “pied a terre” or indeed working in the UK.

A frequent and common misconception is that spending no more than 90 days in the UK, in a UK tax year, is all that is required to remain not UK tax resident. This may be correct for some but not all, as individuals have their own unique set of circumstances that need to be carefully considered when determining residence. A simple “one size fits all” 90-day approach is ill advised.

Falling foul of the rules and becoming UK tax resident can have material financial consequences, such as a significant exposure to UK income, capital gains and possibly inheritance tax, depending on individual circumstances.

A day therefore matters, and a day in these circumstances usually means “presence at midnight”. But that is not all, as the number of days you are able to spend in the UK is often determined by how many “ties” an individual has with the UK.

Ties with the UK are primarily based on family connections, accommodation, working in the UK, and spending 90 days in the UK in either of the last 2 years. Simply put, the more ties, the lower the number of days you are able to spend before triggering UK tax residence.

Therefore, counting the number of days spent in the UK and understanding what ties you have is critical to ensure you remain non-UK tax resident.

Determination and advising upon UK tax residence is highly complex. There are other factors contained in the UK Statutory Residence Test that may be applicable depending upon the circumstances involved, as well as potential interaction with the Guernsey/UK double taxation treaty.

If you would like to discuss UK tax residence with us and determine the number of days you may be able to spend in the UK, please get in touch. We would be pleased to have an initial discussion without obligation.

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



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MONTVILLE MANOR

This prestigious modern home is situated on an elevated and secluded site above St Peter Port. Enjoying considerable privacy in a wooded setting it feels a world away from the hustle and bustle of Guernsey's town centre; yet remains a convenient distance from the restaurants, financial district and harbour.

Bedrooms 5
Bathrooms 4
£5.25 million





Image courtesy of VisitGuernsey

We are confident we have found our forever home

“We have made a lot of new friends... there’s a lovely cosmopolitan environment.”

Shaunagh and Crispin Latymer relocated to Guernsey in 2021 following the UK’s exit from the EU. They talk to us here about what first attracted them to the island and how they’ve found the move.

When Shaunagh and Crispin Latymer are asked what first attracted them to Guernsey the couple are quick to answer.

“The lifestyle was appealing. We had thought about moving to the west coast of Ireland [which is where Shaunagh grew up] and although the tidal ranges and coastline are very similar, the fact is there is twice as

much sunshine and half as much rain here. It was a bit of a deal clincher.

“Of course, the tax environment is a big draw for many people, but the island offers so much more. There’s some good restaurants and first class leisure facilities – and most importantly a wonderful sense of community. Everyone is very friendly and has made us feel very welcome.

“That’s become even more apparent since we moved. We have friends over here and we do a lot of travelling, [Crispin] also worked in private banking, so spent time on both Guernsey and Jersey, so we knew largely what to expect. But I think even then

we’ve found it a surprisingly vibrant island.

“We have made a lot of new friends – many of whom have interests outside of Guernsey. We have all come here for different reasons and although we may spend a few months each year off island we all come back and share what we’ve been up to it. It’s one of the nicest things about the island. It feels very safe and secure and there’s a lovely cosmopolitan and eclectic environment.”

Shaunagh, who has taken up cold water swimming since moving to the island, and Crispin, an experienced yachtsman, had previously been dividing their time between a property in Turkey and another in Spain – but decided to sell the latter after the UK left the EU.

They spent 10 days looking at property on Guernsey before finding a six bedroom farmhouse in the parish of St Saviour, on the west coast of the island.

“We were in conversation with Richard [Fox] from the team at Savills before we arrived and we sent him details of the house we were selling in Spain so that he had an idea of what we wanted,” they said.



“In hindsight I think we were incredibly lucky because property was selling very quickly. After two weeks of isolation following the Covid restrictions, we had 10 days touring the island and we looked at all the houses that were on our list as well as two that were available privately. One of those was Les Longs Lohiers and we thought it was lovely.”

Despite moving during the pandemic the couple – who have five grown up children – said the process could not have been easier.

“It was all very straight forward. We were blessed with an introduction to Jo Stoddart at Locate Guernsey and she was outstanding – absolutely brilliant. Nothing was too much trouble. When we first arrived we had quite a few questions and she was giving us very lengthy responses, even at weekends.

“We have been very happy. The property ticks many of the boxes we were looking for – a walled garden being top of our list – but we have done a full renovation including installing a new kitchen. Fortunately we’re quite experienced with refurbishments and we’ve found a fabulous building company who could not have been more helpful. It’s been a successful move and we are confident we have found our forever home.”





CANDIE HOUSE

A substantial, double fronted, listed, Regency townhouse with ground floor wings, built in 1830 with a large Palladian pavilion standing in ornamental gardens, enclosed by granite walls. It is situated next to Cambridge Park and the local shops, within close proximity of the town centre, Candie Gardens, Beau Sejour Leisure Centre, marinas and schools.

Bedrooms 6
Bathrooms 5
£POA



Why island life is the perfect recipe for Nadine and Nic



In search of a change in lifestyle, Nadine Gilbert and her husband Nic moved to Guernsey in 2021 with her elderly parents. Within just a few months the couple had bought, refurbished and opened coastal restaurant Le Gouffre. She talks to us here about her family's love for island life and what it's been like balancing a move with starting a new business.

When did you move to Guernsey?

We moved over on April 1st last year - and only just made it due to Covid issues. However after an update from Jo at Locate Guernsey we booked a flight and were gone! We found a lovely rental property on The Grange that perfectly housed us all while we searched for our forever home.

What attracted you to the island?

Mum and dad originally moved here in 1986 and stayed for 12 years. Although I joined them for a while I eventually returned to the mainland. However it was a random conversation that sparked a renewed interest. We'd always kept a link here anyway and had visited many times, but it was my husband - who'd never lived here before and had fallen in love with the island - who suggested we all have a change. It was an off the cuff remark that really sowed a seed that just grew and grew. It's one of those things that we almost couldn't believe we'd do - but somehow once we'd started we just kept going.

What are your favourite aspects of island life?

Undoubtedly in first place has to be the security and safety of the island. It's such a joy to us all. Politeness is a very close second. My elderly parents feel seen, and have received the most wonderful care and respect. These things make daily life a pleasure and we actually would need nothing more - however, Guernsey has even more than that to offer too. Every day reaffirms our decision was the right one.

Has anything surprised you about the island?

Having lived here before we knew generally what to expect, but one surprise I've had is how much more international it's become. It's not the sleepy backwater that I think our UK friends had a vision of - it's a thriving, cosmopolitan hub with oodles to offer. There were elements of that back in 1987 but now people want more. And Guernsey has certainly risen to the challenge!

What advice would you give to people moving to the island?

Just DO! Don't question it, just leap and you'll be amazed what you discover. But do ask for help. Locate Guernsey, for instance, were extremely helpful in facilitating many aspects of our move - and you can't beat local knowledge. After that though, go everywhere, see everything and soak it all up. It helps you settle if you know as much about the island as you can.



Tell us more about your restaurant - when did you first have the idea and when did you open?

I met a lovely girl called Caroline at a drinks do for newbies organised by Locate Guernsey and after we arranged to meet for lunch. She suggested her favourite place and it was Le Gouffre. And I loved it. The location is outstanding and I knew, as an interior designer, that it would be such a fun project to work on. Not long after that lunch, my husband and I were told it was for sale. It was clearly meant to be; we didn't think twice, it was probably one of our quickest decisions ever!

What's on your menu?

As a new team, we're looking at our menu as an evolving journey. Currently we have a Mediterranean influence, but we have also added some classics like rib eye steak, surf and turf and Caesar salad. Our priority is using as much fresh local produce as we can, and a must on a local menu? Guernsey crab of course.

How have you found balancing work and island life?

There isn't a better, and easier, place to balance life quite frankly. Only seven minutes after leaving work, the beach beckons for dog walks and the buzzing restaurants of the island offer vibrant nights out - and all in 25 square miles. It's marvellous.

What have you enjoyed about running the business?

One of the best things is how many people we've met along the way - and that's just doing the renovation. People would drop in for a chat every time (some even joined us for coffee and staff lunch). Owning a restaurant is the fast track option to making new friends and settling into island life.

Is there anything you wish you'd been told about setting up a business in Guernsey before you started?

Many of the procedures you go through are similar to that of the UK - one of the biggest challenges was the length of time it takes to set up a bank account, but we didn't need it quickly so even that wasn't too much of an issue. Everyone we've met on this journey so far has been helpful, efficient and welcoming. We'd do it all again.



Savills Guernsey launch bespoke 'empty property' service

Gill Mooney, head of lettings at Savills Guernsey, explains more about the company's bespoke empty property management service.

Landlord insurance and leases often come with a clause detailing just how long a property can be left empty before said insurance becomes invalid.

In most cases this is around three to four weeks – causing a headache for those who want to be away from home for an extended period of time.

However Savills Guernsey's empty property management service provides the answer.

The bespoke service can be tailored to individual needs and is available for landlords, tenants and second home owners who will be away from their property for more than 30 days.

Dedicated service

Our dedicated management team can provide a variety of services to ensure your home is well looked after while you're away.

From arranging regular cleaning and maintenance checks, through to paying utility bills and looking after keys – the level of service can be tailored to individual needs and requirements. For one client with two apartments in St Peter Port, for example we are also monitoring and forwarding mail to ensure they don't miss any important correspondence, as well as keeping an eye on the properties' parking spaces so that they are not used while the individual is away.

It is the first time this service has been offered through Savills Guernsey – although it is provided routinely by our offices across the UK.

Exceptional client care

The empty homes service is offered in addition to our usual property management service that we provide for tenanted properties.

Many landlords choose to have us take care of a property's day to day management, including everything from maintenance and decoration through to rent collection and deposit return negotiations.

Our property management team is on hand throughout the working day to deal with landlord and tenant requests or queries. Outside of office hours our dedicated emergency number provides a point of contact 24 hours a day, 7 days a week, 365 days a year.

The service also includes a twice yearly property inspection with full report, commentary and photographs detailing any issues around maintenance or tenant dilapidations.

Whichever level of service you require, our agents will guide you every step of the way. And as a RICS protected firm our teams can be trusted to provide honest, helpful and industry leading advice.

We are always happy to discuss individual requirements, so please do give us a call or drop in to see us.

Independent Taxation in Guernsey



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The States of Guernsey announced back in Billet XX of 2017 that Guernsey would move to the independent taxation of married couples, including same sex marriages and civil partnerships.

Until independent taxation takes effect, the Guernsey tax system has required the husband in a marriage to be responsible for the couple's tax return. Same sex couples and civil partnerships place the onus on the elder partner to manage the couple's tax affairs.

The date of introduction has been quietly confirmed as being 1 January 2023. The UK introduced independent taxation in 1990.

To date there has been very limited information released from official channels, although we believe draft legislation is presently being prepared that we expect to be released shortly.

We believe that the new law will enable the simple transfer of surplus personal tax allowances between married couples.

The new law should avoid the difficulties of amalgamating a couple's tax affairs after marriage, removing any need to consider whether an election to be separately taxed needs to be made. It should also remove the often difficult situation of dealing with the segregation of a couple's tax affairs when a marriage ends.

Independent taxation should certainly bring this element of Guernsey tax law relatively up to date.

The impact that independent taxation will have on the administrative burden of the Guernsey Revenue Service (GRS) will no doubt have been considered. Presently, the GRS appear to be somewhat under-resourced, particularly if the long delay in raising income tax assessments for many taxpayers is taken as any form of guide. Investment in adequate additional resources and the systems needed by the GRS to efficiently process the existing and likely significant additional volume of annual tax returns is hopefully in hand.

A possibly concerning impact that the introduction of independent taxation (from January 2023) could bring is in relation to the Island's tax capping legislation. Presently, a tax cap (see opposite) applies jointly to a married couple, i.e. a single tax cap applies to the married couple.

This single tax cap application to a married couple is expected to change with the introduction of independent taxation, such that from January 2023, a tax cap will apply to each individual of the marriage and not to the married couple collectively.

This has the potential, in certain circumstances, to double the annual tax cap paid by a married couple overnight. Given the level of the annual tax caps noted below, for both parties to be subject to a tax cap would require them to have significant personal income in their own name.

The tax caps to which this may apply are summarised as follows;

- The Standard Charge (applies to part time residents) presently £40,000 and would increase to £80,000.
- The foreign income tax cap presently £130,000 and would increase to £260,000.
- The maximum global tax cap presently £260,000 that would increase to £520,000.
- The open market tax cap (broadly applicable to new open market residents for 4 years) presently £50,000 and would increase to £100,000.

Until the legislation is made available, the above is at best, educated thinking. If as expected, this does transpire, married couples presently utilising any of the Guernsey tax caps noted above might like to consider what, if any, tax planning steps they might like to consider in advance of the introduction of independent taxation.

We would suggest that any planning be considered sooner, rather than later, as it may be too late to re-organise complex tax affairs once the legislation is enacted later in the year. If you would like an informal discussion on this topic, or any other tax matter please get in touch.

JERSEY PROPERTY

From coastal retreats and country hideaways to plush modern family homes – Jersey has a range of property to suit all tastes. The island has long been the destination of choice for the discerning buyer searching for somewhere with traditional values at the heart of a contemporary lifestyle. And while the tax advantages might be the driving force for some, choosing a place to call home is about much more. An enviable culture of safety and privacy, high quality health and leisure facilities, a world-class education system, globally renowned professional services and easy access to the UK, Europe and beyond make Jersey an ideal location for you, your family and your business.



LA MAISON DU MONT

With planning permission for a palatial new mansion of c 13,000 sqft, La Maison du Mont is the most exciting new development on Jersey in recent times. Sitting on a fantastic plot offering panoramic views over St Aubin Bay, La Maison du Mont offers an incoming purchaser the opportunity to buy a brand new house off plan.

Bedrooms 5
Bathrooms 6
£22 million





At the heart of La Maison du Mont is a grand entrance hall finished in Calacatta Oro marble with an elliptical feature staircase. Features of note include a large kitchen/family room, formal drawing room that opens out to terraces and gardens and a dining room with adjoining climate controlled wine room. The property's impressive leisure facilities include a cinema room, gym and large indoor swimming pool with spa complex and sauna.



Jersey. For business. For life.



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Residency in Jersey works for your business but, importantly, the island also offers an enviable quality of life for you and your family.

With a long-standing reputation for attracting successful companies and the people who run them, Jersey is a location for those who want to work in a thriving international centre of excellence, but who also seek a balanced lifestyle.

The pictures show a beautiful island setting with stunning beaches, coastline and countryside, and a wealth of leisure and sporting opportunities. Behind the pictures are a friendly, cosmopolitan community, and a safe family environment.

Finding a location which benefits your business might be your principal driving force, but choosing a place to become home to your family is about much more.

In Jersey, a work-life balance really is achievable.

For residency

Professionals are choosing to relocate not only their businesses but also their families to Jersey. Key factors in the decision-making process include Jersey's standing as a well-regulated international finance centre, the safety and privacy the Island offers, its corporate and personal tax environment and easy access to the UK and beyond – London is just a 40-minute flight away.

For families, Jersey's appeal also lies in its high-quality education system and health facilities, a rich rural heritage, exceptional produce from land and sea, a first class range of restaurants and an ability to be home, on the beach or in breath-taking countryside within minutes of leaving the office.

The range of properties available is as diverse as the Island itself with luxury waterfront apartments and eighteenth-century cod houses available alongside contemporary sea-view beach properties and picturesque granite farmhouses.



For business

In recent years, to complement Jersey's well-established financial services sector, we have seen the arrival of innovative businesses and entrepreneurs from sectors including R&D, medtech and biosciences, fintech, digital marketing, architecture, renewable energy and natural resources.

Jersey offers a safe and stable environment to establish a presence against the backdrop of uncertainty elsewhere. Although it is not part of the EU or the UK, Jersey has strong connections to both.

The Island is self-governing, with a stable government, independent fiscal and legal systems, and a highly respected reputation as a world-leading international financial centre. Executives and entrepreneurs are increasingly being attracted by that financial expertise, access to capital markets, and business support that can protect their worldwide assets and help their businesses grow.

In addition, Jersey has a resilient and highly-developed communications network, topping the rankings in the World Broadband Speed League 2021 recoding an average rate of 274.27 Mbps – 30% faster than its nearest rival. It was also the first jurisdiction in the world to make 100% pure 1 GB fibre (FTTP) available to every

broadband user, creating an environment where businesses and people flourish.

What our clients say

"From a family perspective, it's been refreshingly easy to move here. It was always important for us that this move would suit us as a family as well as a business, and Jersey certainly ticks that box."

"We had looked at other options, but we kept on coming back to the reality that in Jersey there were really no barriers. It felt like there was an affinity between what we do as a business and what Jersey was doing as a jurisdiction – plus it's familiar in terms of language, has a sophisticated and cosmopolitan economy and offers really easy access to the UK."



"From the outset, through Locate Jersey and others, we were introduced to people who could help us sort things out, from a business perspective with things like licensing, to personal and family things like registering for schools for our children. The aftercare we've received since being here has been hugely helpful too."

"I'd visited Jersey a number of times in the past and had always been keen on it as a place to live. Once I got talking to some of the people here about the business landscape and Jersey's ambitions in the digital space, it was a no brainer really."

"One of the things we've been really impressed with is the ease of access to expertise whether we've needed to speak to accountants, lawyers or government officials, people have been really amenable. You don't get that everywhere."



JERSEY

Jersey sits in the Bay of St Malo in the English Channel – just 22km / 14 miles from the French coast and 137 km / 85 miles south of the English coast. At 8 kilometres / 5 miles long and 14.5 km / 9 miles wide it is the largest of the Channel Islands with a population of approximately 107,000 across 120 sq km. Made up of 12 parishes, most of the island can be seen within a couple of hours by car. The capital of the island is the parish of St Helier, which includes the main centres for shopping and commerce, while the largest parish by area is St Ouen in the north west tip of the island and the smallest St Clement in the south east. Savills Jersey office can be found in Halkett Place in the middle of St Helier – around 8 kilometres / 5 miles from Jersey Airport.



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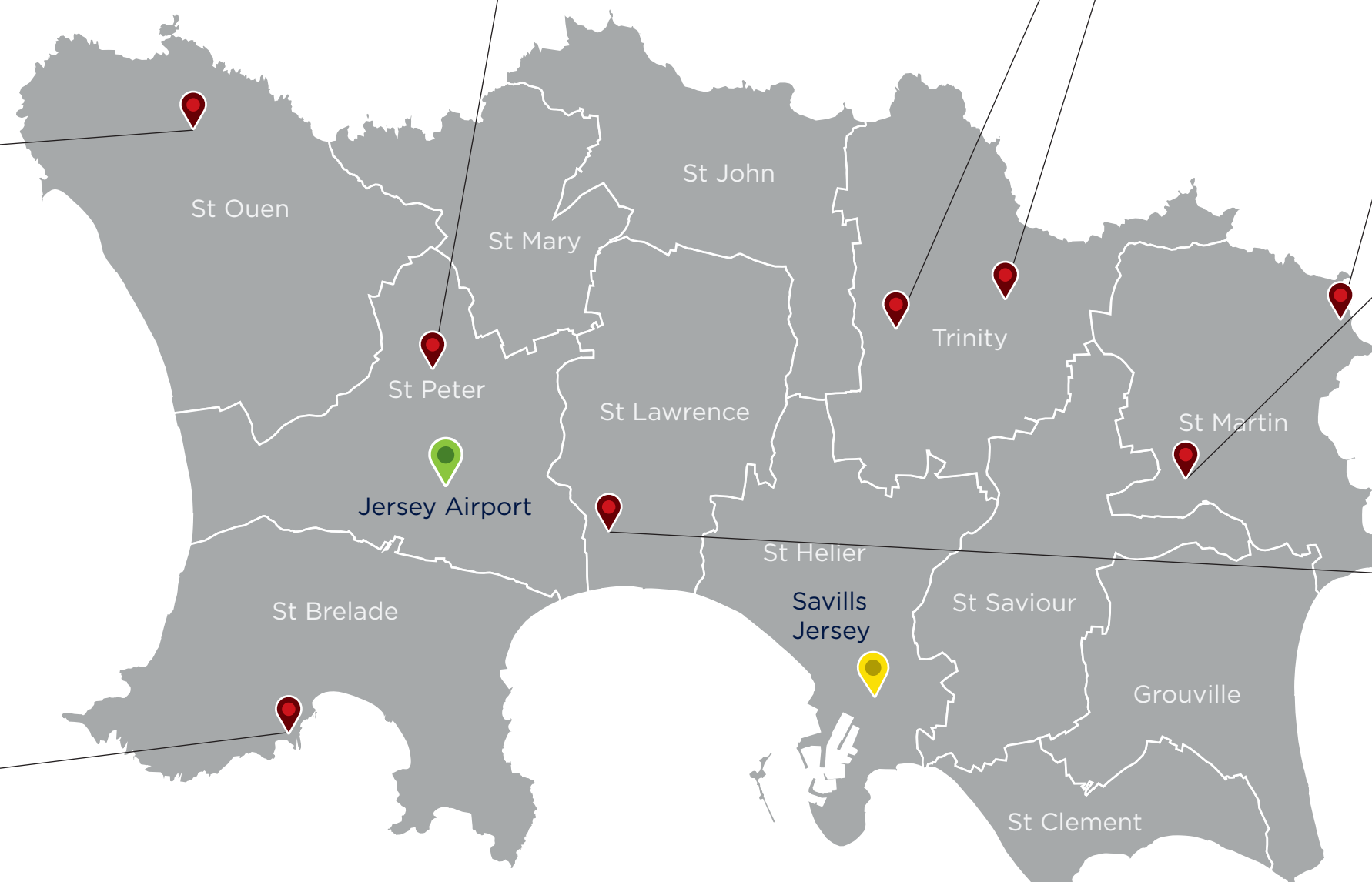
AMBERLEY

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CEDAR VALLEY

A rare combination of a coastal retreat and countryside estate in an idyllic location, Cedar Valley is an impressive secluded home that has been refurbished to perfection. Upon arrival, one is caught by the property's splendour and distinctive character, positioned in approximately seven acres of ancient woodland, complete with two ponds and an unspoiled stream.

Bedrooms 6
Bathrooms 6
£POA





Wonderfully decorated by the team at DiCasa – with a blend of luxurious and rich coloured fabrics and antiques – Cedar Valley is a beautiful and comfortable home. Rich dark oak wooden floors welcome you in the hallway and follow through to the dining room, while the living room testifies the designers' love of an autumnal colour scheme, with an abundance of natural light from the floor to ceiling French windows.



The genteel, period feel of Cedar Valley is very much in evidence in the kitchen, as it is elsewhere, with traditional rugs, classic sofas and captivating accessories. The original kitchen scullery has been converted into an open kitchen and living space, complete with an Aga cooker and natural stone flooring, which leads to a picturesque outdoor entertaining terrace with views across to France.



Expert guidance, precisely tailored.

Finding the right home has to work for your family, your lifestyle and your future.

Ogier’s is the only Jersey property law team to be ranked top-tier across all independent legal directories. When you instruct us, you’ll be getting a service that is genuinely unrivalled.

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 - A comprehensive suite of broader private wealth services, delivered in seamless combination with your other service requirements.

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LES AUGEREZ HOUSE

Savills are proud to present Les Augerez House, a breathtaking, luxury residence and grounds. The property includes one of the few east-west valleys on the island, surrounded on three sides by large fields that form part of the estate. Les Augerez House offers one of the most private estates in Jersey - a secluded, beautiful setting and extensive accommodation. Entry to the estate is down a discreet tree-covered lane.

Bedrooms 7
Bathrooms 5
£7.95 million



With light and bright rooms, Les Augerez House seamlessly blurs the line between interior and exterior living. There is tremendous attention to detail throughout - including an impressive Aga kitchen, a high-ceilinged additional living room (the 'map room') and a large multi-use room with newly fitted bi-fold doors opening on to the courtyard which could be used as a pool room, gym or home cinema.



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VINCHELEZ DE BAS MANOR

Elegant and substantial Regency period manor with extensive ancillary accommodation situated in park-like grounds in the popular parish of St Ouen. The well-wooded surroundings are entirely charming, with the sun shining through the tall mature trees, a brood of ducklings tumbling into the placid fishpond and guinea fowl strutting across the lawn.

Bedrooms 5

Bathrooms 5

£9.95 million





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LES CATEAUX

Les Cateaux is a quintessential Jersey country estate that is on the market to purchase without the usual housing restrictions by non-qualified persons and without stamp duty. This lovely family home exudes charm and character throughout with a lovely welcoming feel and with enough space for multi generations, guests and staff.

Bedrooms 5
Bathrooms 5
£5 million



BEAUPORT PLACE

Beauport Place is a unique coastal property offering maximum privacy and tranquility. Set on a private peninsula, this property provides panoramic sea views of St Brelade and Ouaisne Bay to the east, and Beauport to the west. This is truly a 'one off' coastal location unrivalled by anywhere else in the Island.

Bedrooms 5
Bathrooms 5
£12.5 million

JERSEY

AMBERLEY

This superb family house has bright and spacious well-planned accommodation and many features throughout. Finished to an extremely high standard and set well in grounds that provide privacy, Amberley has been beautifully decorated. With a gated entrance, driveway and double garage there is parking for multiple vehicles, as well as borders and steps which lead up to the tennis court.

Bedrooms 5

Bathrooms 4

£4.95 million





Why I love...Jersey



Geri O'Brien leads the residential sales team at Savills Jersey. A force to be reckoned with, Geri is an institution in the local business community and her attention to detail for clients moving to the island has allowed her to build an enviable reputation as a lady who gets things done.

How long have you lived in Jersey?

I've lived in Jersey for 42 years – relocating from Ireland in 1980. I wanted a change and Jersey was very accessible, it was relatively close and there was no language barrier. I was a young girl looking for work and I fell in love with island life and the beautiful beaches. I did move back to Ireland for a short period, but Jersey has the tendency to draw you back in. A lot of people find

that they leave only to return, missing the easy lifestyle. It really is just a brilliant place to live.

Have you stayed in the first area you moved to, or have you moved again since then?

I've lived in nearly every parish on the island. Someone asked me the other day which was my favourite and I have to say there isn't one. They're all beautiful in their own right. The whole island is idyllic with remarkable views. Once people arrive, it doesn't take much encouragement for them to stay.

How long have you been selling property on the island?

I've been selling property on the island for 10 years. Prior to that, I was in publishing and I also ran my own office ergonomics business.

What advice would you give to someone looking to relocate to Jersey?

Keep an open mind. Sometimes people will come wanting to see a specific part of the Island, but I like to take them out and explore. That way you can get a real feel for what living here is like.

Have the types and number of buyers changed over the years?

It has certainly become more popular. In the years that I've been working in the property industry, the numbers of people coming to Jersey have increased. The tax advantages are obviously a big draw for some individuals but in the last two or three years in particular, there's been a large number of people who are seeking a change of pace and a different lifestyle.

What surprises people most about living in Jersey?

I honestly think it is the island in general. I didn't know what to expect when I moved over but it's been very good to me and my family. When people are looking to relocate, I think it is important that people fall in love with the island first and then I do my job in finding them a home. I like to get to know people as individuals and their reasons for moving and then I can match a property to their needs. It's about walking into a home and feeling comfortable.

What's your favourite part of the island and why?

It's genuinely difficult to say. I love it all. It's the perfect blend of country and coast – all within a very short distance. It doesn't take a long time to get anywhere and it's a very easy and safe place to live.

What do you think has changed the most about Jersey over the years?

I think it has definitely changed for the better. When I first arrived, I think it was mostly a destination for the older generation – but now we see a lot of younger families coming across. That's been particularly true in the last five to seven years, principally because of the growth in financial services. They are attracting a younger, more entrepreneurial workforce who are moving here, putting their children in school and spending their money in local shops and restaurants. That's very positive for the local economy and I think it's been an important addition to the island.

What do you like most about life in Jersey?

There's a whole host of things that make living here so special. But I think safety and a sense of community is close to top of the list – it's an idyllic place to raise children. You can spend weekends at the beach, going for lovely walks or meeting up and eating out with friends.





HOLMBURY

Nestled in the heart of 10 acres of equine grazing, providing total privacy and yet within easy reach of St Helier and schools, Holmbury is a sprawling Jersey family home created by linking all the buildings of this 10,000 square foot property.

Bedrooms 8
Bathrooms 7
£8.75 million



Spread over three main buildings, Holmbury provides a living experience from contemporary Philippe Starck bathrooms and interiors in the barn wing, to cosy rooms and waxed floorboards in the main farmhouse. At the heart of the house is a large family kitchen with an electric AGA, a huge central island and a family dining area overlooking both the pool and the garden.

Making your relocation smooth and efficient



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Following the pandemic, there has been a significant increase in the number of people moving to the Channel Islands.

If you are considering following in their footsteps, and have seen a property that tempts you, then finance will be the next thing to consider. Pierre Blampied, Managing Director of SPF Private Clients, explains how the route to financing your new home in the Channel Islands is different to the UK and how to make the process swift, smooth and as economically efficient as possible.

“The pandemic caused a lot of people to reassess how and where they lived and it’s no surprise that many looked to Guernsey and Jersey. The islands are politically stable and have all the benefits associated with well-regarded and highly regulated offshore financial centres offering a wonderful quality of life, are quite literally a short hop from the UK.

Guernsey’s handling of the Covid crisis only served to enhance the island’s reputation as a safe, well governed place in which to live and this put it on the radar of a new audience of people looking to relocate.

The low tax environment - including a 20% flat rate of Income Tax; the absence of Death Duties, Inheritance Tax and Capital Gains Tax; and no VAT - is an obvious economic incentive, but it’s the benefit of a more appealing work/life balance that is the deciding factor for many. Minimal commute time, natural beauty and a beach no more than 15 minutes from your doorstep are compelling reasons to buy a home on the island.

However, it is not just the pace of life that is different here, buying a property is different too. SPF Private Clients will of course help you finance your perfect home and smooth the way through to completion of your purchase. The major High Street banks operate on island and offer retail mortgage products for Guernsey’s general mortgage market, but these may not be suitable for high-net-worth individuals with complex income streams. Therefore, achieving your vision of a new property may be more complicated as it can place you outside of the comfort zone of a number of retail lenders.

At SPF Private Clients, we have had the pleasure of assisting numerous individuals moving to the Islands and securing bespoke and highly competitive terms to finance their properties. It is not uncommon for those relocating to the Channel Islands to still have UK assets such as investment properties and we often assist borrowing against these UK situs assets.

SPF Private Clients is Guernsey’s largest and longest established mortgage broker. We have been providing expert mortgage and insurance services to individuals and businesses for almost 25

years and have access to the entire mortgage and insurance markets. We have a significant market share in placing lending business on Guernsey residential and commercial property.

As an independent broker we have no allegiance to any product or lender and this, coupled with our expertise, means the solutions offered represent the best possible solutions for you.

Currently, we work with the leading Private Banks such as Investec, Kleinwort Hambros, Butterfield Bank and, more recently, Rothschild & Co who all have a healthy appetite for lending. Typically, terms are on a 5 year, interest only basis, priced on a margin over Bank of England Base Rate. We are also able to negotiate with retail banks who are now considering bespoke lending for high-net-worth clients.

It is paramount to seek tax advice on moving to the Channel Islands at an early stage; we work with leading players in this market.

In recent times we have seen the majority of newcomers to the island becoming economically active, which is very much welcomed. We have used our network of professionals to assist in this area and have made introductions to, for example, advocates, architects, developers, surveyors and tax advisers.

For bespoke, confidential advice contact SPF on +44 (0)1481 715234 email info@spf.gg

Meeting the changing property needs of our community



Paul Nettleship
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As we reported in our property market review at the start of the year, 2021 saw nearly £1bn worth of property changing hands in Guernsey, the highest value since such statistics were recorded.

Nobody anticipated the way the property market would react to the pandemic, not just locally or even nationally, but across the globe. Following the first wave and subsequent lockdowns, property sales began to increase, prices began to rise and it just has not stopped. It's been a phenomenally busy time for the market.

This cannot go on forever of course and prices may well level out this year, but they are set to remain high. This has provided opportunities for many, but has also highlighted the problems facing buyers, and in particular first-time buyers, on the island.

Increasing demand for planning advice

Another trend we are noticing both from a legal point of view and the property sector more generally, is the increase in the development of existing property. In line with this, we are experiencing an increase in demand from clients for specialist planning advice.

We have also seen more clients requiring advice on potential impacts arising from a proposed development, as well as making representations on their behalf, from enquiries about initial options and feasibility analysis and pre-application enquiries, to development frameworks and enforcement matters and appeals.

To meet this demand and strengthen our offering, we have appointed Senior Planning Consultant Chris Crew to offer specialist planning advice as part of our property services in Guernsey.

With more than 17 years' experience gained in the UK and Guernsey, Chris has managed high-profile and contentious planning applications and appeals, including large-scale residential, office and renewable energy developments. He was elected as a Chartered Member of the Royal Town Planning Institute in 2017 and joins the firm from the States of Guernsey Planning Service where he has worked as a Senior Planning Officer for the past eight years.

Chris offers a service much in demand in this sector, and brings a wealth of experience that will complement our offering, and provide additional value to our clients which has always been our focus.

About Collas Crill property services

Our property team is ranked "Top Tier" in both Legal 500 and Chambers, the leading international legal directories. It is also one of the largest teams in Guernsey and includes a dedicated UK real estate offering. We are a friendly, dedicated team, we love what we do and we're known for our practical, problem-solving approach. We advise on all aspects of Guernsey property law, and we have a proven track record for planning matters, including initial advice, running all the way through to successful planning appeals. Our aim is to make that planning process as simple as possible. And with over 100 years of collective experience between us, you're in safe hands.

Collas Crill is a leading offshore law firm with offices in BVI, Cayman, Guernsey, Jersey and London.

Collas Crill provides the highest quality legal knowledge and experience to clients around the world, and particularly in Jersey, Guernsey, the UK, US, Europe and Asia. Our clients include leading financial institutions, high-net-worth individuals, international businesses and funds.



Savills signs up as long term sponsor of inter-island yacht race

Savills is delighted to have agreed to sponsor the Inter-Island Yacht Race between Guernsey and Jersey for the next three years.

Sailed each year since 1964 the race remains the premier sailing event in the Channel Islands and typically attracts entries of 60 to 100 yachts of all types and sizes, involving between 300 and 500 sailors.

With offices in both Guernsey and Jersey Savills was the partner of choice for the event and Anna Rivers, Commodore of the Guernsey Yacht Club, said they were delighted to have new sponsors on board.

"We are very pleased to have found a sponsor so enthusiastic about the race and the inclusive forum it provides for friendly inter-island rivalry between sailors in Guernsey and Jersey," she said.

"The club has had a long association with Savills and Martel Maides, its earlier local trading name, with several of its directors and staff having been members of our club for more than 50 years. We are thrilled that Savills have agreed to become sponsor and look forward to working with them and our friends at the St Helier Yacht Club to make the event a huge success."

Rhys Perkins of the St Helier Yacht Club added: "As the largest race in our calendar this event is enthusiastically supported by a complete cross section of the sailing community, with entries including family groups as well as the more serious racing teams."

"Such a large and diverse number of participants only serves to enhance the tremendous spirit of inter-island rivalry which exists in sailing, as it does with most local sports. We are looking forward to this year's event with even greater enthusiasm and working with our colleagues in Guernsey Yacht Club and Savills to ensure a great spectacle on the water and a memorable challenge."

Keith Enevoldsen, head of residential sales at Savills Guernsey, continued: "We are keen to support local events whenever we can and it doesn't get any bigger than the inter-island yacht race. The event brings together so many people from both islands and there is always a fantastic atmosphere and great community spirit."



RELOCATING YOUR HOME AND YOUR BUSINESS TO THE CHANNEL ISLANDS



Jonathan Hughes
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As substance regulations make new demands on economically active HNWI's, the Channel Islands' offering of a London equivalent professional services infrastructure, world-class regulation, low tax rates, enviable lifestyle and a safe environment, becomes ever more appealing. With almost 20 years' experience in private practice, Jonathan says that clients are now better informed than ever before, and have more options in front of them than they have ever had.

What are the key trends you're seeing in HNW relocations?

We deal with an enormous variety of people, seeking very different outcomes, and driven by very different motivations.

Whatever part of the world they are coming from, and whatever age they are, what draws them all together is that taxation is just one of a number of considerations. Some of those considerations are - unsurprisingly - about political stability and high quality of services and infrastructure. But at all ages, the quality of lifestyle is also a consideration. At this time especially, people have had more time to consider what is really important to them in terms of future planning and lifestyle choices. I think this has been a contributing factor to the stream of enquiries we have received about UHNW relocations recently.

How much of an impact have substance regulations had?

One should not underestimate the impact of substance regulations - the Channel Islands have seen more interest from economically active HNWI's, who can see the financial and lifestyle benefits of living here, alongside the robust professional services infrastructure and skills base to support the transfer of their businesses to the jurisdiction along with them.

We've seen a lot of movement from European countries - when clients realise that they can move to a well-developed island with beautiful sandy beaches and a strong infrastructure they're usually sold on the idea.

Fundamentally, what are HNWI's and families relocating to achieve?

It varies, but lifestyle changes are normally at or near the top of the list - and linked to that is the home that people will be living in. That is a tremendously important factor. Finding a location that offers the very best tax advantages might be

your driving force, but choosing a jurisdiction that is to become your home is about much more. The key is to settle somewhere that works for your wealth but, first and foremost, works for you and your family too.

How does Ogier support relocations?

It's vital to know where you can potentially go, and how you might acquire rights to live and/or work there. If relocating with family, it's important to understand how easy it is for them to accompany you. Once you arrive in your new home, how easy is it to buy a house, or start a business? What is the education system like? How's the healthcare? On the tax front, you will need to understand how the move impacts your overall tax and reporting obligations.

Are there any local taxes that you need to consider? How will your business activities be affected by local substance legislation?

Aside from the application process to secure residency, one of the first steps is often finding and buying the right house.

Ogier can help with the property purchase process, and is well placed to advise on the wider personal and business legal implications of the move, including helping clients to make those essential 'settling-in' connections.

All of that work can involve advice on tax, trusts, property, probate and investments - and our teams combine the necessary insight and experience.

What are some of the key questions in relation to HNWI relocations?

There are many! People need to consider and obtain expert opinions on property, property ownership, residency options and criteria, the rules in relation to relatives (and also pets), infrastructure services such as transport links, healthcare and education, how long they have to spend to obtain rights of residence, and more.

Ultimately, all jurisdictions offer slightly different pictures - our job is to understand precisely what is motivating the client, and to deliver it.



Longer-term mortgages gaining popularity



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Inflation has been headline news this year. The Channel Islands are affected by the rising costs of goods and services, but what impact has this had on mortgages? Ed Jones, Butterfield's Head of Lending for the Channel Islands, examines the latest home-buying trends.

During the height of the pandemic, the Bank of England's Monetary Policy Committee (MPC) meetings generated little interest. In March 2020 the rate of interest was lowered to 0.1%, and there it stayed until December 2021, when it was increased to 0.25%.

Since then though, we've seen the first back-to-back rises since 2004. The interest rate was raised to 0.5% in February this year, and 0.75% in March. This rate influences much of the economy and the products offered by financial services providers, including mortgages.

The central bank's rate impacts those offered by mortgage providers, and some lenders have reacted by increasing the interest repayments required on certain mortgage products.

Locking in low rates

Adjusting the interest rate is one of the ways the Bank of England controls the UK economy and the recent increases are designed to encourage saving and help meet the central bank's target of having an inflation rate of 2% within two years.

With inflation anticipated to continue rising throughout the year – forecasts indicate it will hit 8% this spring – the cost of living seems destined to keep climbing. For households, this means that budgeting will become increasingly important to help manage finances.

Repayments on a mortgage are likely to be the most significant single expense for most homeowners, and we're increasingly hearing from people who'd like to do more to control that cost.

Despite the increases over the course of 2022 so far, interest rates do remain relatively low. That, and a desire to budget better, is driving homeowners to look at their current mortgage and move from a tracker to a fixed rate, or fix to a new rate if their previous fixed term has expired.

At Butterfield we are seeing clients increasingly favour fixed over base rate trackers as they anticipate further increases in the base rate over the course of 2022.

Fixing for longer

But the move from trackers to fixed rate mortgages is not the only trend driven by the economic situation; we have found that borrowers are also looking to fix their rate for longer.

There is a greater demand for longer-term fixed mortgage products often up to 10-Year fixed terms.

Knowing what the rate will be in the long-term aids financial planning, and allows people to budget with certainty. This can be especially important when the news is full of headlines about the more variable costs that effect the cost of living – such as energy bills.

If mortgage repayments are set for 10 years, or even for 2 or 5 years, then a family's household budgeting has a fixed component that can provide some peace of mind.

Of course, fixed rate mortgages aren't for everyone. Some borrowers are looking for flexibility and don't want to be locked into a longer-term agreement or to be charged for breaking the agreement early. In which case, trackers remain a good option.

However, if the rising interest rate, combined with inflationary pressures, is causing you to re-evaluate, our team is happy to talk to you about our comprehensive range of mortgage products and how we can help.

Start a conversation with Butterfield today, email cimortgages@butterfieldgroup.com, or visit [butterfieldgroup.com](https://www.butterfieldgroup.com).

Your property may be repossessed if you do not keep up with repayments on your mortgage.



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Meet the team

Guernsey



Keith Enevoldsen
Director
Head of Residential Sales Guernsey

Keith has been involved with property on Guernsey for over 30 years – joining the Savills office in 2001. After five years he was made a director and now oversees the residential sales team. He has a profound understanding of the Guernsey property market and the economics that make the island tick. Outside of work he has a boat to reach the nearby islands and can often be found surfing or playing tennis – depending on the weather.



Nick Paluch
Director
Open Market Residential Sales

Born and raised in Guernsey and educated at Elizabeth College, Nick has over a decade of experience selling homes on the island. He specialises in property on the Open Market and has a passion for customer service and delivering the very best results – building a strong track record for his approachability and friendly manner. Outside of work Nick is married with two young boys and has undertaken multiple house renovations.



Stuart Leslie
Director
Local Market Residential Sales

An experienced and enthusiastic property professional, Stuart has been selling homes in Guernsey for over a decade. He joined Savills in 2018 and now specialises in property on the Local Market. He has an enviable reputation for developing strong client relationships and superior levels of customer service. When not at work, Stuart enjoys spending time on his boat and exploring the islands and coast of France with his young family.



Honor Brooksbank
Negotiator
Residential Lettings

Originally from Harrogate in North Yorkshire, Honor moved to Guernsey 15 years ago with her family. Educated at The Ladies’ College Guernsey she joined Savills as a lettings coordinator in August 2019. Specialising in both the Open and Local Markets she was appointed as a lettings negotiator just over two years ago. Recently ARLA qualified, Honor loves how every day within the job is different – enabling her to visit all parts of the island and to meet people from all walks of life.

Jersey



Geri O'Brien
Director
Head of Residential Sales Jersey

Having cut her teeth with many of the island’s estate agencies, Geri is now the enigmatic director of Savills Jersey. Charismatic, discreet and entrepreneurial, she reigns supreme when it comes to the high-profile megadeal. A hands-on networker, who is respected on the island and whose notable property portfolio continues to attract a global clientele, Geri’s impressive local knowledge has allowed her to navigate the sometimes complex market conditions and incorporate her expertise to deliver the best deals for her clients.



Debbie Le Brun
Associate
Residential Sales

Debbie joined Savills in 2018 and provides best-in-class advice for clients looking to make the right property decisions. An experienced professional with over 20 years in the business, she delivers her own personal approach, negotiating the best results for all parties. Born and raised in Jersey, Debbie is very familiar with the uniqueness of the parishes and the variety of properties the island has to offer, giving her a valuable insight when finding the right match for buyers and sellers.



Sophie A'Court
Associate
Residential Sales

Jersey born and bred, Sophie grew up in the coastal parish of St Ouen in the west of the island. She joined the team at Savills in 2020 having previously worked in financial services. Sophie understands how important it is to be aware of key property trends and brings a high level of customer service. Her top priority is to help sellers maximise the value of their property, and to help buyers manage their property transactions smoothly.

Savills remains the only Channel Islands estate agency with a truly global reach. Whatever your property aims, our residential experts are here to make them a reality. We pride ourselves on intimate local knowledge and a genuinely international presence.

Our experienced sales and lettings teams understand what makes Guernsey and Jersey such special places to call home – dealing with a broad range of properties from exquisite coastal retreats and rural hideaways to leafy family homes and cosmopolitan town houses.

We can also draw upon Savills vast range of professional property services from planning and development to commercial, rural and research. Each team has an unrivalled skill set and detailed knowledge of their respective markets – offering a comprehensive, innovative and enthusiastic approach that provides clients with real estate expertise of the highest calibre.



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Find us on social media



On the Cover: St George, Guernsey - Please see pages 4-10 for further details.
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Achieving your vision of a new property may be more complicated when a high value mortgage is required.

Standard lending limits may not be sufficient and, if you're a high net worth individual who has complex or multiple income streams, it can place you outside of the comfort zone of most high street lenders.

At SPF we have established relationships with specialist lenders and a wealth of

knowledge and experience in providing complex income verification to secure bespoke and highly competitive mortgages for Guernsey residents.

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For an effective approach to securing your new home or investment property, call us on 01481 715234.

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