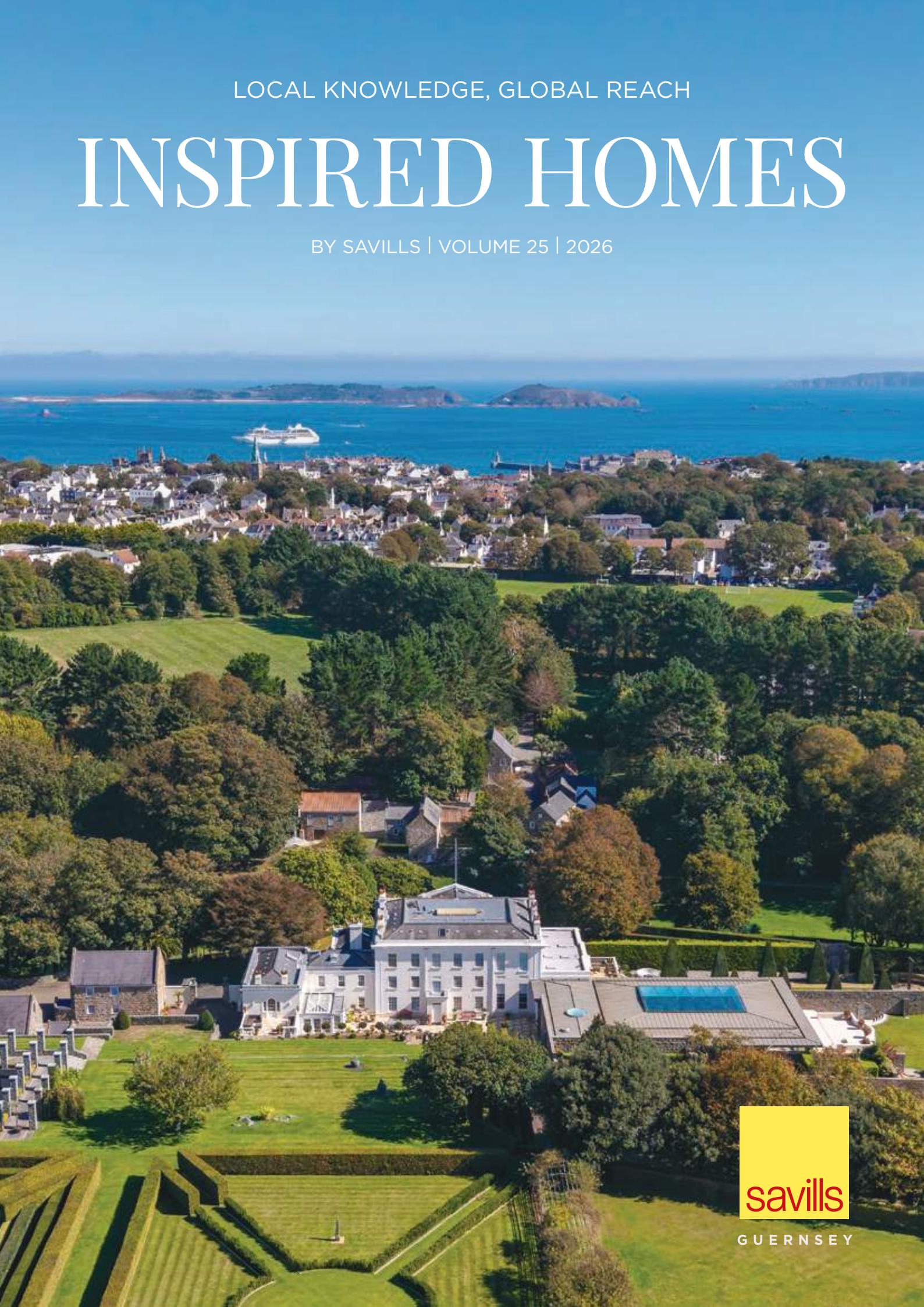
LOCAL KNOWLEDGE, GLOBAL REACH

INSPIRED HOMES

BY SAVILLS | VOLUME 25 | 2026



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INSPIRED HOMES



James Starkey
Head of residential sales

Welcome to the latest edition of Inspired Homes, a publication brought to you by Savills. In these pages you'll find everything you need to know about Guernsey's property markets – from the latest commentary and analysis, through to a selection of the finest homes for sale.

As we approach the end of the year it's an opportune time to reflect on what has been an exceptionally busy 12 months.

In the face of political changes in the UK and ongoing geopolitical tensions further afield, the island's property markets have shown their resilience – and where prices have aligned with buyers' expectations we have completed several notable sales.

Demand has been particularly strong in the Open Market, with 87 sales recorded to the end of October – more than the whole of 2025 put together. The Local Market has been less frenetic but still stable, with generally solid volumes of activity. You can read about what's been happening – and some thoughts on what 2027 could have in store – on pages 2 and 3.

As well as a busy year of transactions, experienced director James Starkey has also joined the business to lead our residential sales team. James moved to Guernsey when he was a teenager and has been working in the property sector for over a decade. Read more about that on pages 12 and 13.

Our residential sales and lettings teams were also delighted to share our expertise as part of this year's Relocate to Guernsey event in London. Our wonderful island continues to hold its own on the international stage and it was great to have an opportunity to offer our advice to those considering a move (see page 37).

Savills remains the only Channel Islands property agent with a truly global reach, with more than 40,000 professionals collaborating across over 70 countries.

Whether you're buying or selling, our guidance is always tailored and transparent – with detailed market knowledge informed by personal insight and first-hand experience, complemented by industry leading research and an unrivalled database of quality buyers from across the world.

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On the Cover: Views over Havilland Hall, St Peter Port

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Property snapshot

Our experts discuss recent trends in the Guernsey property markets





James Starkey
Head of residential sales

The end of the year is often a good time to sit back and take stock. And as we approach the final stretch of 2026 many buyers and sellers will be assessing their options.

Against a backdrop of continued economic and political uncertainty in the UK and elsewhere, the property market here in Guernsey has remained reassuringly robust – with activity supported by those with a clear reason to move.

Demand is undoubtedly more measured, but realistically priced, well-maintained homes are selling well.

Where values have aligned with buyers' expectations we have achieved some notable transactions, with more deals also being achieved closer to the guide price compared to last year and the year before.

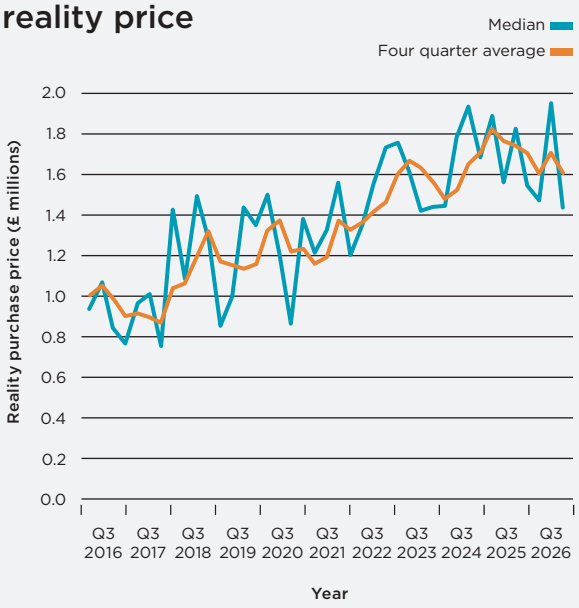
Open Market

Demand has been particularly strong in the Open Market, with activity largely driven by buyers influenced by the UK's Autumn Budget and those preparing for the end of the tax year.

28
Open Market sales in the third quarter of 2026 – up from 22 for the same period in 2025

The latest figures from the States of Guernsey reveal that 28 Open Market sales took place in the three months to the end of September, equalling the busiest quarter recorded so far this year.

Open Market median reality price



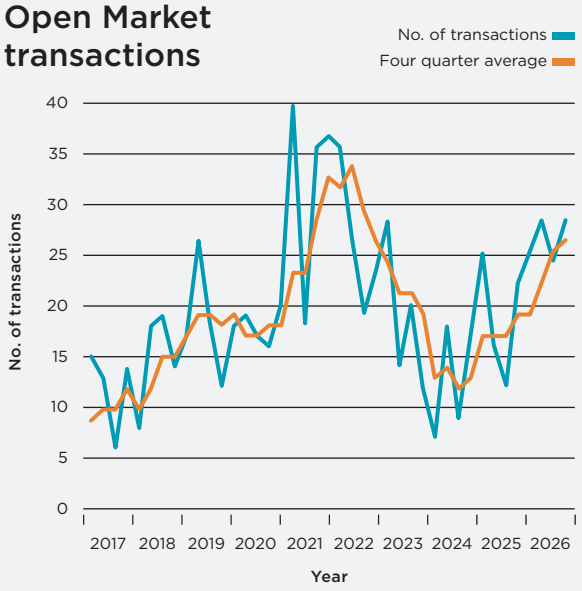
This level of activity continued throughout October, and the island has now recorded more Open Market sales than for the whole of 2025 put together.

With a fair wind it looks likely we should surpass 100 sales by the end of the year, which is a promising sign for 2027.

£1,455,188
Average Open Market purchase price for the third quarter of 2026

Source: States of Guernsey Quarterly Residential Property - Prices Bulletin - Quarter 3 2026

Open Market transactions



Local Market

£613,694

Average Local Market purchase price in the third quarter of 2026 – up 3.6% year on year

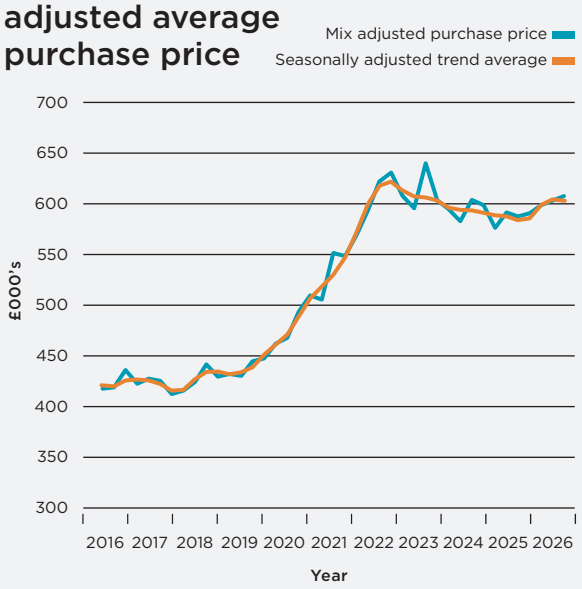
Activity in the Local Market has been less hectic, although still stable.

The States of Guernsey property update shows there were 199 Local Market transactions in the three months to September – 62 fewer than the previous quarter and 10 fewer than the same period in 2025.

The fall in the number of sales quarter on quarter is not unexpected as it coincides with the quieter summer holidays, and year on year the figures are broadly similar.

Average values also appear to have stabilised.

Local Market mix adjusted average purchase price



According to the States of Guernsey, the average purchase price for Local Market property in the three months to September was £613,694 – 0.8% higher than the previous quarter and 3.6% higher than the same time last year. The figure is also 10.7% higher than five years previously.

199

Local Market sales in the third quarter of 2026 – 10 fewer than the same period in 2025

A look ahead

What, then, can we expect for 2027? Recent experience has shown it would be foolish to do too much crystal ball gazing. But most of the trends we've seen over the last 12 months look likely to continue.

We expect the Open Market to remain busy as people evaluate their next move in light of changes to the political and economic landscape.

Higher intertest rates and the increased cost of borrowing could well effect activity in the Local Market, but it should remain steady – with demand driven by needs-based buyers.

£2,134

Average monthly Local Market rent in the third quarter of 2026 – up 1.1% year on year

Life goes on and it is events such as growing families, career changes and financial circumstances that drive people's decisions to move.

Ultimately, progress will matter more than perfection and correct pricing will remain crucial – with those who set expectations to a more realistic level achieving a quicker sale.

'Resilient' rental market

According to the latest States of Guernsey property bulletin the average rental price in the Local Market now sits at £2,134 a month – a drop of 0.2% compared to the previous quarter but 1.1% higher than the same period in 2025.

Emily Rowe, associate in the residential lettings and property management team at Savills Guernsey, said: "The latest figures highlight a resilient rental market, with average rents broadly stable quarter-on-quarter and 1.1% higher than a year ago.

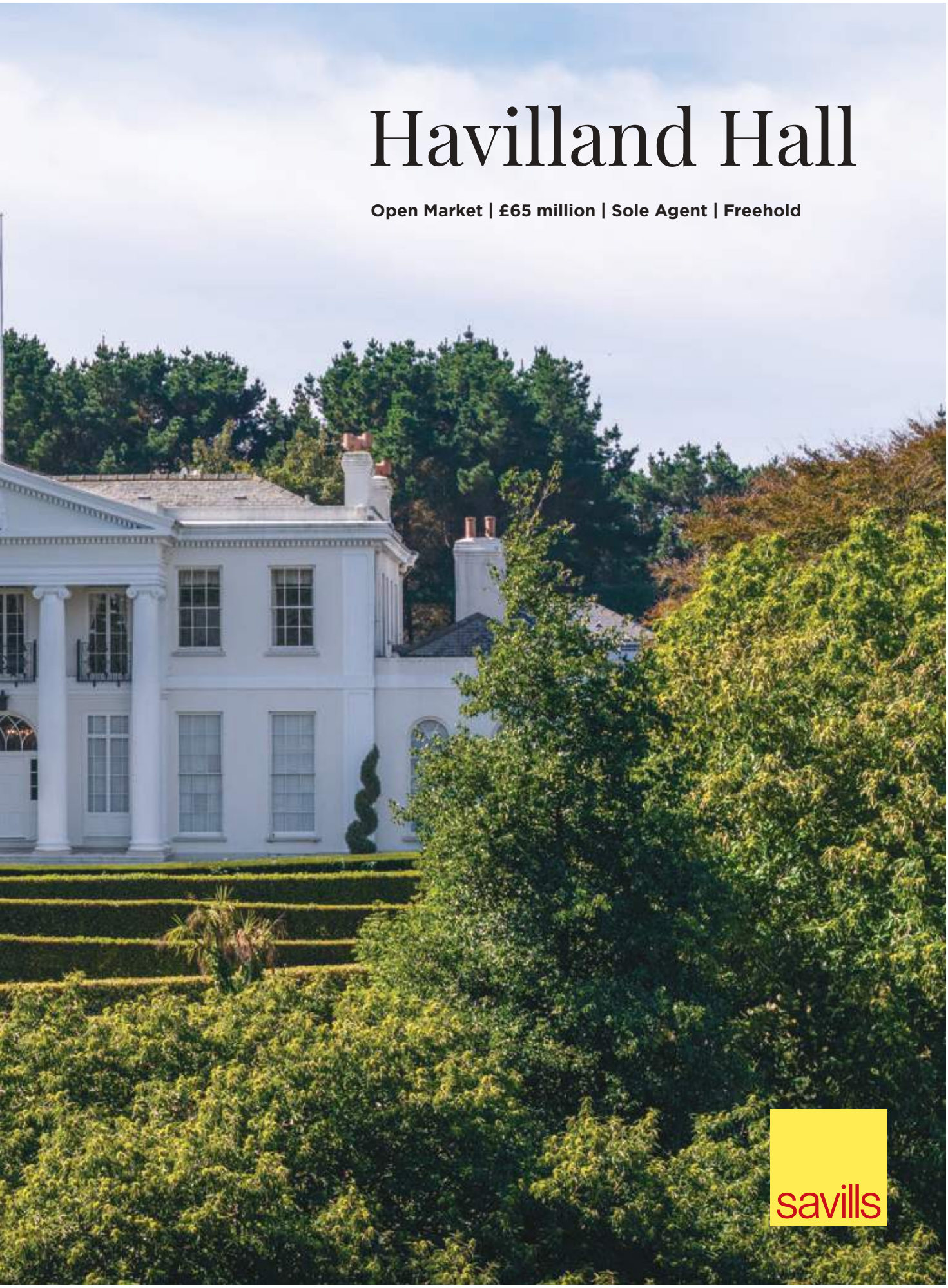
"Demand continues to outstrip supply for quality rental properties, which is helping to support values despite a more moderate pace of growth.

"Well-presented homes remain highly sought after and are attracting significant interest from prospective tenants – particularly among relocating professionals and families."



Havilland Hall

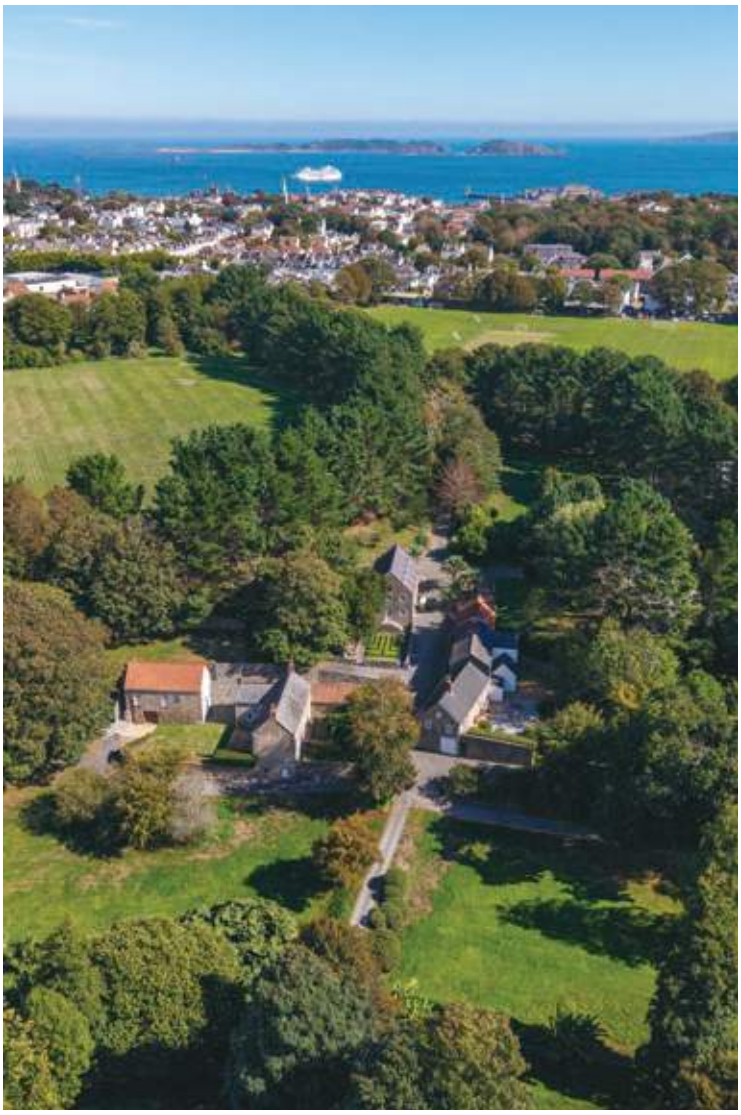
Open Market | £65 million | Sole Agent | Freehold











Havilland Hall sale ‘once in a generation opportunity’

Savills has brought Guernsey’s Havilland Hall to the market for a guide price of £65,000,000. The sale is a rare opportunity to acquire one of the Channel Islands’ most significant and historic properties.

Occupying a private and secluded position near St Peter Port, the property is the largest privately owned estate in Guernsey. It extends to over 80 acres, incorporating formal gardens, parkland, agricultural land and a picturesque valley.

At the heart of the estate is Havilland Hall, an imposing Regency villa designed and built in 1829–30. Arranged over four floors, the Hall provides approximately 17,178 sq ft of accommodation, with six bedrooms and five reception rooms with high ceilings, historic fireplaces, intricate plasterwork and floor-to-ceiling windows.



Property agent Nick Paluch said:

"We are honoured to bring this phenomenal estate to the market at a time when Guernsey is seeing a resurgence of activity from informed relocators looking to make a move to the island. This truly is a superb home and a once in a generation opportunity."





A dramatic cantilevered staircase sits in the main reception hall, while an orangery opens onto a south-facing terrace overlooking the estate's ornamental gardens.

There is also a substantial leisure wing with indoor swimming pool, gym, sauna, steam room and changing facilities. A separate padel court is within the gardens.

Other features include a temperature-controlled wine cellar and tasting room, a games room, extensive office accommodation, stores, a machinery barn and a range of operational buildings and garaging.

Across the valley from the Hall is a collection of extensive guest accommodation, entertainment and business spaces known locally as "the village".

Havilland Hall was once the home of Count Lothair Blücher von Wahlstatt, a British Army veteran and descendant of Wellington's decisive Prussian ally at Waterloo. It also has a connection to the wider de Havilland dynasty, whose later generations included aviation pioneer Sir Geoffrey de Havilland and Academy Award-winning actors Olivia de Havilland and Joan Fontaine.







Beautiful rural scenery

Le Hurel House, Vale

Le Hurel House is a beautiful Victorian villa, thoughtfully and lovingly renovated by the current owners. Located a short walk from L'Ancresse Common down a quiet lane, this property would appeal to a buyer seeking an excellent balance of accommodation. Sat on a spacious plot with well manicured gardens and an inviting summerhouse, the property benefits from a granite outbuilding with permission to create further accommodation.

Open Market | £3.25 million | Freehold

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In conversation with... James Starkey

James joined Savills Guernsey in September to lead our residential sales team. With more than a decade of experience advising on some of the island's most notable property transactions, he talks to Inspired Homes about his career to date and why he's proud to call Guernsey home.

Why don't you start by telling us a little more about yourself. Have you always lived in Guernsey?

My family moved to the island when I was a teenager, so I spent most of my time here growing up and attended the grammar school. After that I began my career in property – starting with a local developer in 2010 and then moving across to estate agency in 2013. I had ten years advising buyers and sellers across the island, before making a move to London in 2023 to focus on the prime residential markets of Mayfair and Marylebone.

What attracted you back?

I enjoyed my time in London immensely – it was a fantastic opportunity and one that gave me great exposure to corporate agency and the benefits of having an extended network to lean into. But Guernsey has a way of drawing you back. Nothing beats being close to the sea and that sense of community. It's lovely to see people you know walking down the high street.

And what was it about Savills in particular?

The chance to work with Savills came at the right time both personally and professionally. I'm very excited to join a company I have long admired, but also to work alongside a group of highly experienced agents who I have known for several years. Savills is a trusted global brand, and the team has an incredibly strong track record of selling some of Guernsey's finest properties – with a genuine ambition to keep raising the bar. I'm delighted to have an opportunity to feed into that expertise and to use my own experience to help build on what has already been achieved.



With over 10 years working in estate agency it's obviously a job you enjoy. What is it that makes it so special?

Buying and selling a home is one of the most significant decisions anyone is ever likely to make. It's a real privilege to help people take that next step in their lives and it's important they have the support and confidence to make the most informed choices possible.

Having grown up in Guernsey you must know it well. What are some of your favourite parts of the island?

I spent most of my time in St Martin's and our family home was only a short walk from the cliff paths. It was lovely to walk the dog there in the summer months – especially when you rounded the corner above Fermain. Looking down at the sea you could be anywhere in the world.

Are there any hidden gems you'd recommend for people to explore?

There are so many that it's hard to name just one. I'd highly recommend checking out the National Trust's website to discover their different walks. During COVID I used it extensively and saw parts of the island I wouldn't have ventured to otherwise.

How about pubs and restaurants? Do you have a favourite?

We are incredibly spoilt with some excellent restaurants and I'm excited to see that more have cropped up in the time I've been away. Fukku remains a strong favourite – Sam and the team have created an excellent menu for lunch and dinner. We had a team meal at Red recently which was very enjoyable and the food was delicious. I also sampled Alba for the first time the other day, which has a wonderfully varied menu that I highly recommend.



"Savills is a trusted global brand, and the team has an incredibly strong track record of selling some of Guernsey's finest properties – with a genuine ambition to keep raising the bar."



What would be your one piece of advice for people moving to Guernsey?

Embrace local life. When my family moved to the island we found it amazing how friendly and supportive the community is and what a great, balanced pace of life it has. There is a lot to get stuck into if you want, or, if you'd rather, just enjoy the island for the calm and relaxing place it is.

What is it that surprises people most about the island when they visit do you think?

We always get compliments about how beautiful the island is. People also comment on how friendly and courteous people are and how willing they are to help.

And finally... if you could buy a house anywhere on the island where would it be and why?

There are lots of wonderful places to live, but in line with one of our recent sales I'd have to say the sea facing properties on Rue de Calais. They're close to town, have coastal views and are a short walk to the cliffs.







Breathtaking views

Tides, St Peter Port

A striking contemporary home benefiting from some of the best sea views in the Channel Islands, taking in the neighbouring islands of Herm and Sark as well as, on a clear day, the distant coastline of France. The property occupies a clifftop position within the exclusive residential development of Fort George and immediately overlooks Soldiers' Bay. The house features spacious reception areas and up to five generous bedroom suites, some having access to a balcony with panoramic views. The gardens have been cleverly landscaped with gentle pathways linking a succession of lawns and paved areas, culminating in steps linking to the coastal pathway.

Open Market | £7.95 million | Freehold

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Substantial detached home

La Maison Rose, St Martin

Situated in the peaceful lanes of St Martin and positioned on a generous plot, this stylish modern home has been fully rebuilt to an incredibly high standard. Providing generous accommodation throughout, the property offers a flexible layout that blends internal and external living. Externally, the mature gardens offer seclusion and enjoy the sun throughout the day, while the front paved drive creates a real sense of arrival. A fully insulated and wired garden room completes the offering and would make an ideal gym or home office.

Open Market | £4.25 million | Sole Agent | Freehold

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Stunning modern home

Fallen Pines, St Andrew

Tucked away in a peaceful lane, this stylish detached home offers generously proportioned accommodation. There is a bright and spacious open-plan living and dining area, perfect for both relaxed family life and entertaining. Four generously sized bedrooms provide ample accommodation, while additional luxury comes in the form of a private health suite. A double garage offers practical storage and parking, further enhancing the home's appeal.

Local Market | £2.5 million | Freehold

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Timeless family living

La Fosse Cottage, St Pierre Du Bois

La Fosse Cottage is an outstanding listed family home, beautifully renovated and extended to create an exceptional residence. Combining period character with contemporary design, the property offers five bedrooms, three bath/shower rooms and impressive living space arranged over three floors. At its heart is a superb kitchen and dining room with a central island, flowing into a spacious open-plan reception area with access to a large private terrace. The property also benefits from enclosed gardens, woodland grounds and ample parking, all set within a picturesque location.

Local Market | £2.25 million | Freehold

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Superb Georgian townhouse

6 Brock Terrace, St Peter Port

This well-presented Georgian townhouse is situated in a convenient central location, close to the centre of St Peter Port. Providing substantial accommodation spanning four floors, the property offers charming character features throughout. With large windows providing an abundance of light, the property has a great balance of reception space, bedrooms and bathrooms to suit a multitude of purchasers.

Local Market | £1.46 million | Sole Agent | Freehold

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Investec

Moving, improving, investing or relocation?

There are many reasons to reconsider where, or how, you live.

You may be relocating to Guernsey. Perhaps a house you have admired for years has finally come onto the market. Or the home you already own needs to change with you.

Deciding what comes next can be difficult enough. The way you finance it shouldn't limit what is possible.

Yet conventional mortgages are often designed around straightforward circumstances. When income, investments and property interests are more complex, the right answer may require a broader view.

Sometimes you need an Out of the Ordinary solution, not an out of the box solution. That is where Investec's approach begins.

Moving home

The right property may become available before your existing home is sold, leaving much of the capital for your purchase temporarily tied up.

Short-term lending could help bridge the gap between transactions, potentially alongside a longer-term mortgage. The structure should also account for the possibility that your existing property takes longer to sell than expected.

Improving your property

A substantial renovation or extension may require capital at several stages. Yet selling investments or drawing heavily on cash to pay for the work could disrupt longer-term financial plans.

Depending on your circumstances, borrowing against property or an investment portfolio may allow you to fund the project while leaving other assets in place.

Investing in property

Whether you are buying to let, expanding a portfolio or refinancing to release capital, the property is only part of the assessment.

Rental income, existing borrowing, other property interests and wider assets can all influence how the finance is structured.

Relocating to Guernsey

A move to the island can involve income, investments and property interests across several jurisdictions.

You may wish to retain your UK home rather than sell it immediately. Depending on your circumstances, borrowing against existing property could help finance your Guernsey purchase, giving you time to decide whether to keep, let or sell it.



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Striking town manor

Courtil Brock, St Peter Port

One of the finest Georgian villas in St Peter Port, set back in relative seclusion on a site of just over an acre. Built at the turn of the Regency era following the emerging architectural trends of the period, the styling, contemporary for its time, echoes many notable homes in London including that of Poet John Keats in Hampstead. With 12ft high ceilings, the principal rooms on the ground floor exude opulence and grandeur which are sure to impress. The full accommodation spans two floors with a further basement and attic level offering ample scope to extend if desired.

Open Market | £4.9 million | Freehold

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Spacious Victorian villa

Arundel Lodge, St Sampson

Arundel Lodge is a charming Victorian villa in a convenient residential area. Offering substantial accommodation split over three floors, with ample reception space. The proportions of all the rooms are generous and boast of high ceilings throughout. The accommodation offers a flexible layout and retains many character features. To the rear of the property is a good-sized garden with a detached outbuilding which offers extra storage space. Combining generous accommodation and outdoor space, this is a great family home on the open market. The property also sits within the Inner Boundary of the Local Centre on the Island Development Plan meaning potential redevelopment of the site is an option subject to the relevant permissions.

Open Market | £1.35 million | Sole Agent | Freehold

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Charming family home

Les Croutes Cottage, St Sampson

Situated in a quiet lane near to L'Islet, Les Croutes Cottage is a super family home offering a combination of character features and modern fixtures and fittings. The property provides substantial, flexible accommodation, with ample reception space including a sitting room with working fireplace, dining room, fully fitted kitchen/breakfast room, conservatory with spa, study, office and cinema room on the ground floor, along with a large utility space, family bathroom and gym space. The first floor has four bedrooms, one of which has a dressing room and en suite.

Local Market | £1.195 million | Sole Agent | Freehold

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PROPERTY LAW SPECIALISTS







Fantastic living space

Sundowner, St Sampson

Sundowner is a detached family home tucked away within Pine Trees, conveniently positioned for the amenities of L'Islet, opposite Grand Havre Bay. The accommodation is spread over one floor. There is a bright and modern kitchen, forming the hub of the home, which flows through to the dining room with a separate utility room beyond. The sitting room is also filled with natural light, offering great living space. Externally the gardens combine lawn, planted borders and gravelled areas, with several spaces for seating and outdoor entertaining.

Local Market | £1.1 million | Sole Agent | Freehold

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A GUERNSEY RESIDENTS' EXPOSURE TO UK INHERITANCE TAX

Often overlooked, the long reach of UK Inheritance Tax "IHT" can impact those residents of Guernsey who are not UK long term residents. From 6 April 2025, the term UK long term resident replaced the concept of domicile.

In simple terms, from 6 April 2025, anyone who has been a UK tax resident for at least 10 of the last 20 tax years is a UK long term resident "LTR". An LTR is subject to UK IHT upon their worldwide assets.

A non long term UK resident is someone who has not been UK tax resident in 10 of the last 20 tax years. They are only subject to UK IHT upon UK situs assets (examples of UK situs assets include UK equities and UK real estate).

A Guernsey resident, irrespective of whether they are a UK LTR or not, may be able to mitigate exposure to UK IHT by holding certain UK government stock, known as "free of tax to resident abroad" or "FOTRA securities" as they are specifically exempted from UK IHT, by legislation.

For an LTR (someone who has been UK tax resident in 10 of the last 20 tax years) leaving the UK, they will only cease to be an LTR, based on the following table;

Number of UK tax resident years during the last 20 tax years (pre departure)	Number of tax years required to be non UK tax resident (to lose UK LTR status)
13 or less	3
14	4
15	5
16	6
17	7
18	8
19	9
20	10

If an individual qualifies for split year treatment in the UK (whether leaving or arriving) or claims treaty non UK tax residence, those tax years will continue to count as UK tax resident, to determine LTR status.

Potentially Exempt Transfers (gifts)

An LTR who gifts an asset that is within scope of UK IHT, during their lifetime, is considered to have made a potentially exempt transfer "PET". These transfers are free of IHT at the point of transfer but may be chargeable to IHT on death, if the individual dies within 7 years of making the PET. A failed PET (where the donor dies within 7 years of the gift) is within the scope of IHT, even if the individual was a non LTR at the time of death.

In contrast assets gifted by a non LTR, that were non-UK situs when gifted, will not be a PET and will not be subject to IHT irrespective of whether the donor is a LTR at the time of death.

Planning

As an often overlooked tax, it is sometimes possible to mitigate exposure to UK IHT, depending upon the type of asset held, if you are a non UK LTR. The team at LTS Tax would be pleased to discuss this with you.

LTS Tax Limited, registered with the Chartered Institute of Taxation, is a leading tax practice in Guernsey, qualified to provide UK and Guernsey tax advice.



Julian Turian
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Executive Director



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CTA
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Chartered Institute of Taxation.







Exceptional coastal position

Les Loumaies, St Pierre Du Bois

Enjoying a truly exceptional frontline position overlooking Rocquaine Bay, Les Loumaies is a beautifully appointed bungalow boasting spectacular panoramic sea views and an enviable coastal lifestyle. Rebuilt and significantly extended to an exacting standard approximately five years ago, the property offers impeccably presented accommodation, combining contemporary comfort with effortless single-storey living. At the heart of the home is a superb open-plan living space, sitting room, dining area and stylish kitchen with informal dining space. There are two generous double bedrooms, each benefitting from en suite facilities, together with a guest cloakroom and a practical utility room.

Local Market | £995,000 | Freehold

Kelsey Gerrard

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Amazing panoramic views

Silver Seas, St Peter Port

This well-presented townhouse is situated in a convenient location, enjoying stunning sea views over Castle Cornet and neighbouring islands. With great accommodation, the property offers modern and comfortable living. At the heart of the home is a light filled sitting room boasting of the breath-taking sea views and a stylish kitchen. The accommodation comprises of three en suite bedrooms which all make the most of the beautiful outlook. There is a basement with excellent storage space and a separate utility room. To the rear, two terraced levels of garden offer good outdoor space. There is parking for two cars to the side of the property for added convenience.

Local Market | £995,000 | Sole Agent | Freehold

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Desirable rural location

Serenity, St Martin

This charming cottage is situated in a desirable location, enjoying a rural outlook while remaining in close proximity to popular amenities such as Les Douvres and The Captains. Offering well balanced accommodation, the property currently comprises a fully fitted kitchen, separate sitting room opening through to a conservatory, a bedroom/dining room and a family bathroom on the ground floor. While occupying the first floor are two further bedrooms, one of which is en suite.

Local Market | £795,000 | Sole Agent | Freehold

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- Dedicated 24-hour emergency maintenance support

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Scarlet Hilton-Smith
Director



Anita Shilling
Property Manager



Tom Bonsall
Associate Property Manager



Emily Rowe
Associate Property Manager & Open Market Lettings



Madison Betley
Local Market Lettings

Connect with us

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GUERNSEY

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Panoramic views

3 Mont Bleu, St Peter Port

1 reception room, 3 bedrooms,
2 bathrooms, parking and terrace

Local Market

£795,000 | Freehold



Amazing opportunity

La Vielle Vinnaire, St Sampson

2 reception rooms, 2 bedrooms,
1 bathroom, parking and over 1.5 acres of grounds

Local Market

£795,000 | Freehold

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Modern family home

Akora, St Peter Port

2 reception rooms, 3 bedrooms,
2 bathrooms, parking, garage and garden

Local Market

£760,000 | Freehold



Fabulous outlook

Oryx, St Peter Port

2 reception rooms, 4 bedrooms,
3 bathrooms and terrace

Local Market

£765,000 | Freehold

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OUR TRACK RECORD SPEAKS FOR ITSELF

A SELECTION OF PROPERTIES RECENTLY SOLD



Open Market **SOLD**

Mill Field
Guide Price £4.95 million



Open Market **SOLD**

Fermain House
Guide Price £3.95 million



Open Market **SOLD**

Les Pies
Guide Price £3.325 million



Local Market **SOLD**

Le Grand Fort
Guide Price £2.495 million



Open Market **SOLD**

Mandeville
Guide Price £1.55 million



Local Market **SOLD**

Les Blanches Vinery
Guide Price £1.25 million



Open Market **SOLD**

Campbell Lodge
Guide Price £995,000



Local Market **SOLD**

Apartment 10 Carrick House
Guide Price £899,000

Savills shares expertise at Guernsey relocation showcase







Members of the Savills Guernsey residential sales and lettings teams visited the UK to promote the benefits of moving to the island.

Residential director Nick Paluch, sales consultant Megan Chipperfield, lettings property manager Emily Rowe and lettings negotiator Madison Mosley attended the Relocate to Guernsey Show.

Held in London, the event brought together experts and professionals from various sectors including real estate, law, banking, education, healthcare and employment.

Hundreds of people attended the daylong showcase, which featured a series of panel sessions and seminars covering lifestyle, family, business, tax, financial planning and the property market. There was also a chance to meet with exhibitors and speak with people who had recently relocated.

The annual event is organised by Locate Guernsey, who coordinate and assist with all business and personal relocation enquiries.

Nick said: "Against a backdrop of political change in the UK and ongoing geopolitical tensions in the Middle East and Ukraine, Guernsey's property market continues to show its resilience.

"Although there is still a clear focus on value, Open Market transaction levels have increased year on year and there remains strong demand for realistically priced, well-maintained homes.

"Whether for business or a better quality of life, relocating to Guernsey couldn't be easier. The island offers a unique combination of natural beauty, a high standard of living, a thriving business community and a favourable tax environment that continues to drive activity.

"Certainly, if the number of people we spoke to during the event is anything to go by, then there is every reason to be positive for the months ahead.

"As well as several buyers who were already known to us, we met many new faces who are now considering a move and wanted to register their details."

"Against a backdrop of political change in the UK and ongoing geopolitical tensions in the Middle East and Ukraine, Guernsey's property market continues to show its resilience."

COMMERCIAL TEAM

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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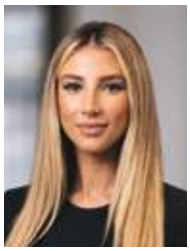

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