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BY SAVILLS | VOLUME 18 | 2025



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INSPIRED HOMES



Stuart Leslie
Head of Residential Sales
Savills Guernsey

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

A new year often brings a fresh sense of optimism and I think we can be confident about the months ahead. Both the Local and Open Markets appear to be stabilising, and while the number of transactions last year was still comparatively low in historic terms it was an improvement on 2023.

We expect demand to remain strong in the Open Market this year, while lower interest rates should also help drive activity in the Local Market. As always sensible pricing and choosing your agent wisely will be important for those hoping to sell.

Elsewhere in this issue you can read about our exciting new partnership with Les Bourgs Hospice and we speak to Ben and Naomi Tustin, owners of Guernsey Seaweed and The Seaweed Food Co. We also sit down for a chat with Kelsey Gerrard from our residential sales team.

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On the Cover: Aerial view over La Vallette Bathing Pools, St Peter Port.

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Property snapshot

Our experts discuss recent trends in the Guernsey property markets



Stuart Leslie
Head of
residential sales

A change in season often brings a fresh sense of confidence and if the start of 2025 is anything to go by then I think we can be cautiously optimistic as we head into spring and beyond.

Both the Local and Open Markets appear to have stabilised and demand remains strong among prospective buyers.

Agreed sales activity was resilient at the tail-end of 2024 – supported by steady lending rates – and this has continued into the early part of this year.

Just over 700 properties changed hands across both the Local and Open Markets in 2024 – with over 60% of those transactions taking place after June. This was a 7% increase on 2023 when only 660 properties were sold.

The total value of domestic properties sold in 2024 was over £432m – almost 16% higher than in 2023. While not quite as high as in 2022 (when 998 properties were bought with a combined value of £600m) it shows we are perhaps trending in a positive direction.

£604,139

Mix adjusted average purchase price for Local Market properties in the last quarter of 2024 – down 0.9% on the same period in 2023.

Whilst it remains a price sensitive market, underlying demand is likely to support activity going forward, with more people registering with Savills in the last three months of last year than the same period in 2023.

Open Market

Activity in the Open Market continues to be fuelled in part by changes to the UK tax regime.

According to the latest States of Guernsey property bulletin the raw median price of the 23 Open Market transactions in the fourth quarter of 2024 was £1,755,000 – a 20% rise on the same quarter in 2023.

We expect the momentum that built toward the end of last year to continue into 2025 as greater numbers of people assess the pros and cons of any potential move.

23

Open Market sales in the last quarter of 2024 – compared to seven in the last quarter of 2023.

Local Market mix adjusted average purchase price



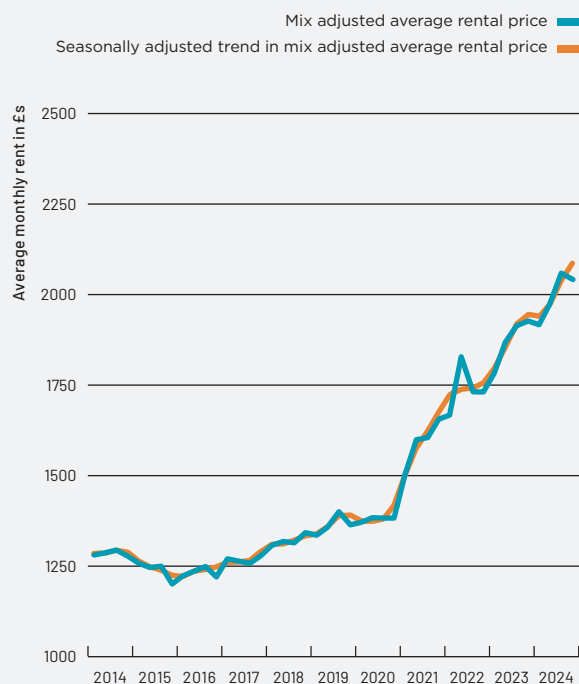
£1.755m

Raw median Open Market purchase price in the last quarter of 2024.

Open Market median realty price

Date	No. of transaction	No. of transactions as a % of total Open Market units
Q4 2022	28	1.9%
Q1 2023	14	1.0%
Q2 2023	20	1.4%
Q3 2023	12	1.4%
Q4 2023	7	0.5%
Q1 2024	18	1.2%
Q2 2024	9	0.6%
Q3 2024	16	1.1%
Q4 2024	23	1.5%

Local Market mix adjusted average rental price



Local Market

While the number of sales on the Local Market was down in a historic context – around 500 last year compared to an average of 650 – there were signs of improving confidence.

190

Local Market sales in the last quarter of 2024 – 40 more than the same period in 2023.

Stability in lending rates and improved buyer commitment led to an uplift in sales activity towards the end of the year when compared to 2023. According to the States of Guernsey there were 190 Local Market sales in the last three months of 2024 – 25 more

than the previous three months and 40 more than the same period in 2023.

The average price for Local Market properties sold during the last months of 2024 was £604,139 – 0.9% lower than the previous quarter and 0.9% lower than the same period in 2023.

While it's still too early to say what prices will do this year, we should see more buyers enter the market as 2025 progresses – with further cuts to interest rates hopefully helping to drive demand and improve sentiment.

£2,037

Average monthly Local Market rental price in the last quarter of 2024 – up 6% on the same period in 2023.

Mortgage Markets



Pierre Blampied
Director, SPF Private Clients (CI)

Last year was a poor one for lending activity, with a reduced number of transactions and amounts of borrowing. As we predicted Lloyds ended as the leading lender yet again – and I fully expect this to be the case in 2025.

As forecast we saw a 0.25% base rate reduction to 4.5% in February. Further cuts are anticipated throughout the year, but concerns remain around inflation and markets also very unimpressed by the most recent budget.

We remain in favour of utilising tracker and discount mortgages, with Lloyds Bank the primary beneficiary. There are still re-mortgage opportunities in the market, so it's worth seeking advice to ensure the best rate is procured.

More generally, Guernsey still requires more housing and concerns have been raised that developers continue to land bank. It is uncertain if the construction sector has the capacity to deliver the housing required. The rental sector continues to suffer from a dearth of stock.

We are still seeing a rise in enquiries from high net worth individuals moving to the island. Guernsey is competing with a number of jurisdictions and we are well placed to benefit from this.

We may not quite see a return to the heights of 2022, but we expect the number of transactions on the Local Market to be around 550, which is signs of a functioning market and a steady increase on 2023.

However, as with last year, aligning expectations on pricing will remain crucial to maintaining activity, with well-presented high quality family homes deemed 'best in class' likely to attract the strongest interest.



In conversation with...Kelsey Gerrard



Kelsey is an associate in our residential sales team. She talks to us here about her love for Guernsey and why she feels lucky to call the island home.

Let's start with a bit of an introduction...how long have you been working in the property sector?

I've been working in the property industry for over 10 years. I started my professional life at a local law firm before taking on a more client facing role as a lettings negotiator at another agency. I moved across to sales around eight years ago and it's a role that I absolutely love.

And has that always been in Guernsey?

Yes. I did live in the UK for a year but missed island life a lot during that time. I now can't picture myself living anywhere else.

What was it about the island that you missed the most during your time away?

I think it offers a better work life balance than anywhere else. With next to no travel time to and from work, your evenings and weekends can be spent enjoying hobbies or with family and friends. Also, being so close to the sea is something we take for granted. There is truly nothing more peaceful.

Being Guernsey born and raised you must know the island exceptionally well. What are your favourite parts of the island?

I grew up in the north – so the areas around Bordeaux and Beaucette are very special to me. I recently got married and had wedding photos taken on the beach around the area, adding to many lovely memories from my childhood. My family love boats and I remember packing up a cool box full of food and heading across to Herm where we would spend the day and evening together having a barbecue on the beach. Now living in the south of the island I enjoy exploring the cliff paths and seeing the ever changing scenery throughout the year.



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

Day trips to Herm and Sark are a must in the summer months (or indeed a Christmas shopping trip to Herm!). Being part of the Bailiwick they take no time at all to travel to by boat and offer a pace of life you simply cannot find elsewhere. Both are car-free, making them idyllic places for a walk before settling on the beach and enjoying the sunshine with lunch from a beachside kiosk.

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

We're spoilt for choice, but just a few minutes' walk from where I live is Les Douvres, a traditional pub with a cosy warming fire in the winter or lovely gardens to sit out in the summer. A favourite café during the summer months would also be the Guernsey Pearl which overlooks Fort Grey (known locally as 'the cup and saucer') on the west coast.

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

There's something for everyone, so immerse yourself in local life as much as possible. From sports teams to the WI, there are plenty of groups to join so you can meet new faces. The island really comes alive when the sun is shining – visiting cruise ships make St Peter Port feel like a hub of activity, and both before and



after work people make the most of living within close proximity to the sea with a dip in the bathing pools or an evening of fish and chips on the beach.

What is it that surprises people most about the island when you're showing them around?

People are always pleasantly surprised at our strong sense of community. Be it a friendly 'hello' when passing someone walking the lanes, or always bumping in to someone that you know. Safety and our low crime rate is also commented on a lot. I feel very lucky to call Guernsey home.

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

When my partner and I purchased our first home a few years ago we were very fortunate to find a property in a quiet lane at the top of Petit Bot valley. We have lovely walks on our doorstep and can be on the cliff paths or the beach within minutes. We're thoroughly spoilt with this location and think it would be difficult to move in the future because of it.

I grew up in the north
– so the areas around
Bordeaux and Beaucette
are very special to me.
I recently got married
and had wedding photos
taken on the beach
around the area.



Outstanding characterful home

The Elms, St Peter Port

Standing in a prime residential area, with views over Cambridge Park and large south facing terraced gardens, The Elms has four floors of accommodation, with an interconnecting lift. Unusually, the property has three Open Market inscriptions allowing it to be sub-divided for separate occupation - subject to planning. The large walled gardens are one of the primary attractions of the property and they fall away in a succession of south facing terraces with an open aspect over the Victorian gardens of Candie Museum. This is a rare opportunity to purchase an outstanding, characterful home in a sought after location.

Open Market | Guide Price £6.25 million | Freehold

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Stunning new family home

Brand New Home, St Martin

Built with presence and stature in an elevated position overlooking rural fields, this sizeable modern home is constructed to a high specification and boasts a flexible configuration. With accommodation across three floors offering up to six bedroom suites, this home can be curated to suit a range of buyers and even enjoys the potential for a staff annex or wing. Externally there are balconies and terraces on every level positioned to enjoy sun at all times of day together with a generous lawned garden. The front drive offers parking for multiple cars.

Open Market | Guide Price POA | Freehold



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Elevated rural setting

Rievaulx, Castel

Sitting squarely within its three acre plot, Riveaulx is brought to the market for the first time in many decades. Situated between the west coast and St Peter Port, with space, privacy and a generous amount of space, all positioned nicely away from the lane, the location is green, but not isolated. In addition, there is an indoor pool complex on the south of the house and a triple garage to the north. The large courtyard is flanked on either side by a self contained one bedroom Local Market cottage on one side, and a home office building on the other.

Open Market | Guide Price £4.75 million | Freehold



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Traditional Guernsey farmhouse

Les Fontaines Farm, Torteval

A historic Guernsey farm complex on a stunning valley side setting above Rocquaine Bay. The property consists of a main house with annex, attached barns and outbuildings, a further two large detached barns, storage areas, old dairy and pig stys. The site and land amounts to just over nine acres in total. A very rare chance for a discerning purchaser to buy one of the last typical Guernsey farm complexes in the island. It should be noted that considerable further expenditure will be required to bring the buildings and infrastructure up to modern day requirements.

Local Market | Guide Price £1.8 million | Freehold

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Flexible accommodation

Dove House, Forest

A generous, detached bungalow positioned on a private road close to local amenities with flexible accommodation. Having been well maintained throughout, the property offers light and bright space, including a sitting room, conservatory opening up from the kitchen, up to four bedrooms, one of which benefits from two en suite bathrooms, a further family bathroom, cloakroom, utility room and study. Externally, this home benefits from wrap around gardens, offering privacy, particularly from the sun terraces. With ample parking and a garage, viewing is highly recommended to fully appreciate all that 'Dove House' has to offer.

Open Market | Guide Price £1.7 million | Freehold

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Generous bungalow and cottage

L'Abri, Torteval

In a quiet lane near the borders of St Peters and Torteval, the main house has enough accommodation for the largest of families, with a sizeable reception space and one room that harbours a swim spa. There is also a fantastic additional unit of accommodation, ideal for a dependant relative. This unit could be extended or altered to include the additional garages. The quiet plot is a good distance from the lane and extends to circa two acres, the main garden area and an adjacent field. Stables are situated across from the house and a paddocked area has been created.

Local Market | Guide Price £1.785 million | Freehold

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Fabulous sea views

Skyfall Lodge, St Peter Port

A substantial home in the sought after Village du Putron, situated on a generous plot with wrap around gardens overlooking the neighbouring islands. The accommodation comprises two reception rooms, kitchen/breakfast room, conservatory, utility room and cloakroom on the ground floor along with up to four bedrooms and two bathrooms on the first floor. The principal bedroom boasts a large terrace with superb sea views. Externally, the front and rear gardens are beautifully planted and boast various areas to enjoy the sunshine. There is also a double garage and parking for multiple cars on the drive.

Open Market | Guide Price £2.25 million | Freehold

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WHERE WERE YOU AT MIDNIGHT?



This for many years has been a critical factor in determining UK tax residence for individuals. UK tax residence can result in exposure to UK income tax and capital gains tax. Now, from 6 April 2025, UK residence will become the prime determinant for the level of UK Inheritance Tax (IHT) exposure as well.

Frequently, we are asked, "how many days may I spend in the UK, in a tax year, without triggering UK tax residence?". In most cases these UK days are simply to visit friends and family or perhaps, spend time in a UK pied-à-terre.

In terms of UK tax residence, a day means presence in the UK at midnight. 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 everyone has their own unique set of circumstances that need to be carefully considered when determining residence through interpretation of the UK tax legislation, commonly referred to as the Statutory Residence Test (SRT).

Falling foul of the day count rules within the SRT and becoming UK tax resident can have material financial consequences.

A UK tax resident is generally subject to UK taxation on worldwide income and capital gains (where a non-UK resident's exposure is limited to specific UK source income and UK property gains only).

Although the UK/Guernsey double tax treaty may mitigate exposure to UK income and capital gains tax for a Guernsey resident, there is no treaty protection for UK IHT.

As noted above, becoming UK tax resident may now cause exposure to UK IHT. Broadly, the test for IHT exposure, from 6 April 2025 (assuming the draft legislation is enacted without amendment) will be whether an individual is a UK "long term resident" (LTR), meaning they have been UK tax resident for at least 10 years out of the last 20 years. If you are a LTR at the time of an IHT event, most commonly death, you will be subject to IHT on all assets (UK and foreign). Those who are not UK LTRs will only be subject to IHT on UK situs assets and assets deriving value from UK land and property.

For anyone who has recently permanently left the UK and ceased UK tax residence, who, now inadvertently reacquires UK tax residence, the period of exposure to UK IHT upon worldwide assets could be increased.

Usually, the number of nights you may spend in the UK in a tax year, is determined by reference to the number of "ties" held with the UK in the year under review. Ties are broadly;

- > family (spouse, partner or minor child being UK resident)
- > accommodation (available – not just owned)
- > working in the UK (on more than 40 occasions in the tax year)
- > spending 90 or more days in the UK, in either of the prior two UK tax years.

Simply put, the more ties, the fewer the nights you may spend in the UK, before triggering UK tax residence.

So, perhaps, where you were at midnight (for UK tax reasons) matters more than ever before.

LTS Tax Limited, registered with the Chartered Institute of Taxation, is an independent and leading tax practice in Guernsey. The team is qualified to provide UK and Guernsey tax advice and would be pleased to discuss UK and Guernsey tax matters with you.



Julian Turian
ATT FMAAT
Executive Director



Natalie Chamberlain
CTA
Executive Director





Unbeatable views

Fleur Du Bois, St Martin

A stunning three bedroom property in one of Guernsey's most desirable locations, offering unparalleled front-line views over the picturesque Fermain Bay. Nestled amidst lush greenery, this home perfectly balances tranquillity with breath-taking coastal scenery and an elegant and spacious interior, with large windows framing the stunning seascape. Beautifully landscaped gardens and ample outdoor space are perfect for al fresco dining. With direct access to the cliff path, this rare property combines luxury, comfort and an unbeatable location, making Fleur Du Bois an exceptional home in the heart of Guernsey's natural beauty.

Local Market | Guide Price £2.25 million | Freehold



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Very charming property

Maison Felicite, St Saviour

Nestled in the quiet lanes of St Saviour, this beautiful six bedroom property combines timeless character with modern living. Constructed from traditional granite, the house boasts a striking exterior, exuding charm and durability that complements its picturesque surroundings. Internally, the spacious layout is perfect for family living and entertaining. The six generously sized bedrooms offer flexibility for growing families, guests or home office spaces. It also features a beautifully maintained garden, providing a serene outdoor space, which is ideal for relaxing and entertaining. Viewing is highly recommended to fully appreciate the unique charm and appeal of this remarkable property.

Local Market | Guide Price £1.3 million | Freehold

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Duval, St Martin

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2 bathrooms

Local Market |

Guide Price £1.195 million | Freehold



Superb bungalow

Grove Lodge, St Martin

2 reception rooms, 3 bedrooms,
4 bathrooms

Local Market |

Guide Price £1.25 million | Freehold

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Fabulous coastal views

Goldcrest, Castel

2 reception rooms, 4 bedrooms,
1 bathroom

Local Market |

Guide Price £995,000 | Freehold



Abundant potential

Serendipity, St Peter Port

3 reception rooms, 3 bedrooms,
2 bathrooms

Local Market |

Guide Price £795,000 | Freehold

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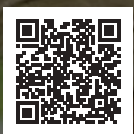


A photograph of two young children, a boy and a girl, standing in the rain. They are holding a large, colorful umbrella with a rainbow gradient. The boy is on the left, wearing a white shirt and khaki shorts, looking down. The girl is on the right, wearing a red shirt and khaki shorts, smiling and looking towards the boy. Raindrops are visible in the air around them.

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Fairview
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Open Market
SOLD

St John's House
Guide Price £1.695 million



Local Market
SOLD

Oasis
Guide Price £1.295 million



Local Market
SOLD

2 Springfield Terrace
Guide Price £850,000



Local Market
SOLD

Dodici
Guide Price £645,000

‘We’re the envy of countries across the globe’



Inspired Homes speaks to Ben and Naomi Tustin – founders of The Seaweed Food Co – to discover more about Guernsey’s surprising superfood.

“Seaweed has been integral to island life for generations,” says Ben Tustin, co-founder of Guernsey’s The Seaweed Food Co. “It’s nutritional value means it’s a wonderful fertiliser, while it was also used as a source of fuel.

“More recently however it’s fallen off people’s radar. What we aim to do is bring this healthy, vitamin packed superfood back into people’s diets.”

Ben and his wife Naomi launched The Seaweed Food Co. in 2020 alongside Guernsey Seaweed Ltd – a venture born out of first creating seaweed fertiliser and then seaweed-based hand sanitiser during the pandemic.

The couple collect seaweed from several beaches regularly checked for water quality, hand-picking parts that allow for regrowth and a sustainable crop.

Today their products include skin care, soaps, shampoo and shower gel, alongside a comprehensive range of food items such as tea bags and seasonings.

In collaboration with charity Only Fools and Donkeys they have also launched a seaweed based anti-chafing cream to prevent irritation on long bike rides or runs.

“It’s been quite a journey,” Ben explains. “The pandemic more or less stopped the fertiliser business overnight, but I was able to team up with a friend who runs the Channel Islands Liquor Company to create the world’s first seaweed based hand sanitiser.

“After a while we realised the nutrients found in seaweed counteracted the drying effects of the alcohol and led to hands being moisturised.

“As a result, we began to develop skincare products. We now supply shower gel, soap and shampoo to many Guernsey hotels, also replacing single use plastic bottles with refillable containers, saving thousands of bottles going to landfill each year.”

It was around the same time that Naomi set up the Seaweed Food Co.

“All seaweeds contain a wide range of vitamins, minerals, trace elements and antioxidants – they’re also high in protein and low in fat and carbohydrate, so incredibly good for you,” Naomi continues. “The seaweeds we use in our mixtures are designed to provide a broad spectrum of nutrient content as well as flavour.”

Between February and November is the best time to pick seaweed and Ben and Naomi – who previously worked in the finance sector – can often be seen combing the beaches.

“Guernsey’s temperatures, water quality, large tidal range and coastal geography are the perfect environment for seaweed to grow – making us the envy of countries across the globe,” Ben says .

“When you cut the plant it grows back quicker and thicker – it’s incredibly sustainable. But we’re always careful to ensure we don’t disturb any wildlife or overdo it.”

Naomi adds: “We’re very fortunate. The beautiful scenery makes our job of hand collecting seaweed one of the best. We go out at different times of day and see all manner of marine life. It’s great to be in the fresh air and wonderful for your mental and physical health.”

“Guernsey’s temperatures, water quality, large tidal range and coastal geography are the perfect environment for seaweed to grow.”



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Savills signs up to support Les Bourgs Hospice



Savills Guernsey is delighted to be partnering with Les Bourgs Hospice as one of its charities of the year.

During 2025 the residential sales team will donate a portion of its fees to Les Bourgs – helping the charity to continue to offer free, specialist palliative care to those suffering from life limiting illnesses in the Bailiwick community, alongside providing support for their friends and loved ones.

As well as a respite service, the charity delivers end of life care and also runs additional services, including bereavement support for children and young families.

Stuart Leslie, head of residential sales at Savills Guernsey, said: “We’re looking forward to helping Les Bourgs raise much needed funds throughout the year.

“It’s a charity that’s close to a lot of people’s hearts and one which provides much needed support and assistance for so many families across the island.”

Les Bourgs Hospice relies 100% on the generosity of the public to keep it operational – with 83p in every £1 going towards people’s care.

About Les Bourgs Hospice

Les Bourgs was founded in 1991 by Greville Mitchell OBE and his wife Lisa who recognised the need for a dedicated hospice in Guernsey to provide the highest levels of compassionate and professional care to patients suffering from life-limiting illnesses, as well as their loved ones.

Based at Andrew Mitchell House, the property underwent a substantial redevelopment in 2011 to create a purpose-built state of the art hospice which is large enough to meet local needs.

The hospice has a highly skilled and experienced nursing team alongside a small administration team co-ordinating volunteers, fundraising, office management and cleaning.

The charity receives no States’ funding and relies solely on the generosity of supporters and volunteers.

CEO Rob Jones said “Hospices have always centred their approach on the understanding that, at the end of life, caring for the whole person and their family is the compassionate thing to do.

“We see first-hand how the people in our care and their loved ones benefit and it’s through the generosity of our supporters that we’re able to continue providing our services.

“Last year in particular saw demand increase significantly and the complexity of care we provide rise. We have also seen more young people with younger families spend their last days and weeks cared for by our nursing team.

“We are delighted to have teamed up with Savills and I’d like to thank them in advance for their support. The help of the local business community means a great deal and enables us to continue the vital work we do for Guernsey families.”

What people say...

“You made the last few weeks of her life at Les Bourgs Hospice more special than we would have ever believed possible. With your unceasing acts of care, love and compassion Mum never felt more cared for or at peace than when she was amongst all of you... It has been truly overwhelming to both see and experience, something none of us will ever forget.”

“We can never thank you enough for the outstanding care that you gave our Dad during the last 8 weeks of his life. He was treated with such kindness and dignity and we as a family felt so welcomed and supported by the Hospice staff.”

“Kind and compassionate care... It opened my eyes to the vital service you offer to the island, not only to patients but also relatives.”

Nick braves the elements for homelessness charity



Residential sales director Nick Paluch had his sleeping bag at the ready in support of Guernsey’s first Big Skipton Sleep Out.

Nick was part of a group of 175 Scouts and Guides that camped out ahead of the main event – held at the KGV in aid of homelessness charity Caritas.

It is estimated that one in 64 Guernsey residents are either homeless – without a permanent roof over their heads – or on the verge of being homeless, and sleeping on friends’ sofas or in cars. Overall the event raised in excess of £35,000 for Caritas – with

the Scouts and Guides raising an impressive £6,000. The charity plans to put the money towards building a modular housing community in the island.

Nick, a volunteer leader with the Scouts and whose sponsorship was match funded by Savills, said: “Some built shelters while others had just a bivvy bag for the night. There was a great spirit of camaraderie but we were also very mindful of why we were there – thinking of those who have to endure the elements every night of the year. It’s very humbling to have been able to raise so much money for a very worthy cause.”



COMMERCIAL TEAM

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