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Quarterly Property Review
Summer 2022

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WELCOME TO THE SEVENTH EDITION OF INSPIRED HOMES



Keith Enevoldsen
Head of Residential

Welcome to the latest edition of Inspired Homes, a publication from the team at Savills Guernsey. In this quarterly update we bring you the latest housing market analysis and comment, together with a selection of the finest homes available to buy in the Bailiwick – including the impressive Clos A L'Avoine featured on our front cover.

The demand for property over the last two years or so has been well documented and we entered 2022 off the back of a record 12 months. Despite rising interest rates, an increase in the costs of living and uncertainty caused by the war in Ukraine both the Open and Local Markets have continued to perform strongly.

Our analysis on pages 4 and 5 takes a look at the prevailing conditions in closer detail, while my colleague Honor Brooksbank discusses the local lettings market on page 24.

Savills remains the only Channel Island agency that has a fully global reach. With a close connection to Savills UK and our international offices in places such as Singapore, Hong Kong, Dubai, South Africa, the Americas and Europe, we are able to ensure access to the widest pool of buyers possible.

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

If you are thinking of buying, selling, renting or letting – or would simply like some advice on the latest market conditions – we would be delighted to hear from you. Visit us at Royal Terrace on Gategny Esplanade, call (44 1481) 713463 or email guernseyinfo@savills.com

Savills Guernsey
Royal Terrace, Gategny Esplanade, GY1 2HN
01481 713463

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On the Cover: Clos A L'Avoine - Please see pages 12 and 13 for further details.

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GUERNSEY PROPERTY MARKET CONTINUES TO PERFORM WELL DESPITE WIDER CHALLENGES



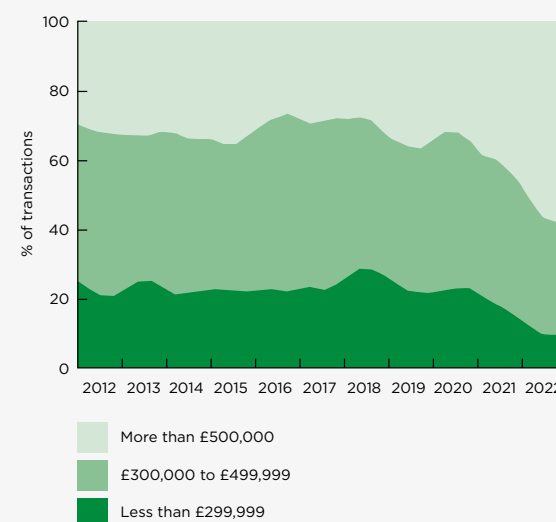
Stuart Leslie
Director

With the warmer temperatures encouraging gardens and outside spaces to spring back into life, many properties are now looking their best ahead of the summer season.

The housing markets here in Guernsey have certainly been busy. The last 18 months or so have largely been driven by the “race for space” with buyers predominantly looking to find houses to better suit the extra time being spent at home.

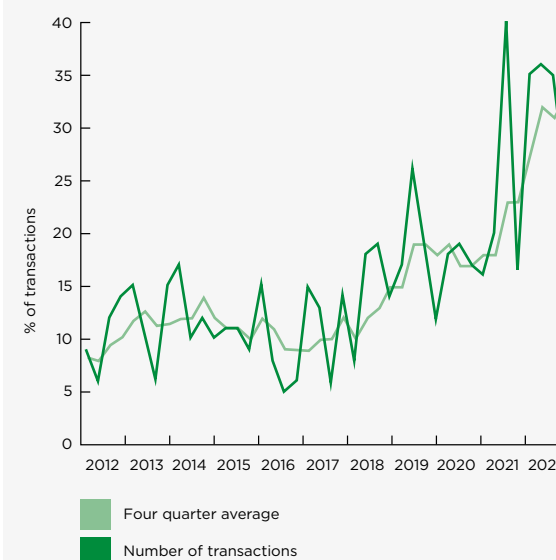
Open Market buyers are also being attracted to the island for its beautiful coastline, rich heritage and strong sense of community.

Seasonally adjusted trend in % of transactions by reality price (nominal)



Source: Guernsey Quarterly Residential Property - Prices Bulletin - Quarter 1 2022

Open Market transactions



This year has started in a similar fashion and we’re still seeing keen competition for new stock. It remains a good time to bring your home to the market.

The £1m-plus market is buoyant and sensibly priced homes in good locations are attracting plenty of interest.

The higher costs of building materials have also meant that new builds and properties not requiring work are attracting something of a premium.

Demand continues to outstrip supply and many instructions are often selling before they appear on the market.

Robust Performance

The quarterly property bulletin from the States of Guernsey shows that for the first three months of this year the average purchase price for a Local Market property was £573,155 – 4.0% higher than the previous quarter and 12.4% higher than the first quarter of 2021.

There were 199 Local Market transactions during the first quarter of 2022, 36 fewer than the previous quarter and 32 more than the same quarter of 2021. This is the highest recorded first quarter number since 2007.

In the Open Market there were 26 transactions in total - eight more than in the first quarter of 2021, with an average price of £1,216,313. The four quarter average meanwhile, which reduces the effect of seasonal fluctuations, increased by 7.4% between the first quarter of 2021 and the first quarter of 2022, sitting at £1,343,672.

Looking Ahead

Of course, it would be amiss to ignore the threat of economic pressures. To date, as can be seen by the number of transactions reported in the States of Guernsey statistics, the Open Market has been largely insulated against pressures that include the higher cost of debt, rising inflation, increased energy costs and the geopolitical uncertainty that has unravelled globally. As a result activity has remained ahead of normal levels throughout 2022 so far.

However, while we’re not expecting prices to fall, we do expect things to cool slightly as the year progresses – as evidenced by some of the States of Guernsey data. Levels of growth are likely to flatten out given the economic challenges and the uncertainty caused by the war in Ukraine.



Pierre Blampied from SPF outlines recent developments within the mortgage market....

In respect of mortgage lending, we have seen the Bank of England increase the base rate to 1% and high inflation rates is a concern. Banks remain as keen as ever to lend to mortgage customers, albeit a number have increased interest rates following base rate rises. The leading lender last year Lloyds continues to lead the way in house purchase lending with virtually double the amount lent and number of transactions compared to second placed HSBC. The relatively new entrant Butterfield Bank has made an impact on the market and underwriting improvements going forward may well see them increase market share. We are keeping this under close review. Borrowers have certainly moved to preferring to use fixed rate mortgages with a strong preference for five year fixed rates. Despite base rate movements, lenders are still lending up to six times joint salaries with potentially greater multiples available. Fixed rates remain relatively low and we expect lenders to increase rates further as currently at least one lender hasn’t moved rates since the base rate has increased. Having a 95% loan to value mortgage option is pleasing and for lower loan to values an interest only mortgage is available from Marsden Building Society.



A stunning combination of Georgian character and contemporary design

Highfield Manor, St Martin

Highfield stands set back from the road in a sought after residential location. A truly exceptional five bedroom, five bathroom home, the beautifully elegant accommodation features both formal and more casual family rooms. To the exterior, there is plenty of privacy and views can be enjoyed over lawned gardens, Fermain Valley and out to the sea and islands beyond. There is parking for numerous vehicles as well as a garage with studio over.

Open Market | Asking £5.45 million

Richard Fox
Savills Guernsey
01481 713463
richard.fox@savills.com





A beautifully presented and located renovation with rural views and quiet surroundings

Little Gem, St Peter Port

This stylish modern home sits on the side of a tranquil valley on the Southern fringe of St Peter Port. The property is bathed in natural light all day long and enjoys a beautiful rural outlook. Having recently undergone complete renovation, the flexible accommodation includes a feature hallway leading to a wonderful sitting room with bifold doors onto the West facing balcony, a double aspect kitchen/dining room. Hidden doors lead you to an integral garage, utility room and a study/guest bedroom. There are three further double bedrooms (two suites) all with valley views. Externally, brickpaved parking areas and a lush terraced garden complete this real 'Gem'.

Open Market | Asking £2.495 million

Richard Fox
Savills Guernsey
01481 713463
richard.fox@savills.com

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Francis Snoding CTA
Managing Director, LTS Tax Limited
DD: +44 (0)1481 755881
T: +44 (0)1481 755862
E: fran.snoding@lts-tax.com



Julian Turian ATT FMAAT
Director, LTS Tax Limited
DD: +44 (0)1481 743045
T: +44 (0)1481 755862
E: julian.turian@lts-tax.com



Mandy Connolly CTA
Head of Tax Technical, LTS Tax Limited
DD: +44 (0)1481 755872
T: +44 (0)1481 755862
E: mandy.connolly@lts-tax.com



David Parrott CTA
Associate Director, LTS Tax Limited
DD: +44 (0)1481 743049
T: +44 (0)1481 755862
E: david.parrott@lts-tax.com



Sarah Kenealy CTA
Associate Director, LTS Tax Limited
DD: +44 (0)1481 747744
T: +44 (0)1481 755862
E: sarah.kenealy@lts-tax.com

PO Box 20, Les Echelons Court, Les Echelons, St Peter Port, Guernsey, GY1 4AN
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A generously extended and refurbished three bedroom bungalow

The Hollies, St Peter

An extended and refurbished bungalow standing in a rural parish, but well positioned for immediate access to local shops and bus services. The lateral accommodation is beautifully presented and includes an element of flexibility, with up to three bedroom suites. The property has an attractive appearance with part granite elevations and a large brick paved forecourt. There are generous ornamental gardens to the front and rear, which further enhance its setting.

Open Market | Asking £1.05 million

Richard Fox
Savills Guernsey
01481 713463
richard.fox@savills.com



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An exciting opportunity to renovate a striking property in the sought after Calais area

Calais Lodge, St Martin

Situated in the sought after Calais area of St Martin this striking family home sits on a generous site and plans are passed for a sizeable extension and alterations to produce a modern five bedroom home. Of particular note is the generous living space and adjacent sitting room, dining room and kitchen. With the South coast cliffs and Fermain Bay a short stroll away this really is an opportunity which mustn't be missed. Please note that the adjacent open market bungalow can also be available by separate negotiation. Please contact a member of our Open Market team to discuss further.

Open Market | Asking £1.75 million

Richard Fox
Savills Guernsey
01481 713463
richard.fox@savills.com



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A new build situated on the popular west coast

Clos A L'Avoine, St Saviour

The 5000 sqft accommodation comprises a kitchen living room on the ground floor, whilst the first floor harbours the family room, enjoying fantastic views over the sea to the west. There are five bedrooms, three of which enjoy en suite bathrooms. Externally the house is surrounded by its garden, and double garage, which could partly, or entirely be converted to accommodation if required. On the first floor are three terraces, providing a sunny elevated spot at all times of day.

Local Market | £POA

Stuart Leslie
Savills Guernsey
01481 713463
stuart.leslie@savills.com





A beautiful family home in an elevated position with panoramic rural views

La Cchette, Castel

Finished to a high specification, La Cchette offers substantial and versatile accommodation, with generous reception spaces making up a large part of the floorplan. Comprising 4 double bedrooms (2 en suite with dressing rooms) and a potential 5th double bedroom, a notable feature is a magnificent leisure suite and office space, providing scope for a separate guest wing if desired. To the exterior, there is a mature terraced garden with granite paved West facing patio perfectly positioned to enjoy the sun. Situated in the sought after parish of Castel, the property boasts panoramic views across the island.

Local Market | Asking £1.95 million

Stuart Leslie
Savills Guernsey
01481 713463
stuart.leslie@savills.com



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Jason Morgan

Partner

D +44 (0)1481 741563

E jason.morgan@careyolsen.com



Davey Le Marquand

Partner

D +44 (0)1481 732009

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A superb modern house with breath-taking views

Guennola, Castel

A high specification, low energy passive house, meticulously created by German architect Peter Huf. Accommodation showcases exceptional living spaces comprising an open plan reception room, kitchen, 5 bedroom suites, wine store, utility/laundry room, plant room, cloaks cupboard and wash room, garden, orchard and terraces. On the upper ground floor are open plan living areas with double height floor to ceiling glazing and a central dining area, with two living areas leading to the wraparound west and south-facing terraces.

Local Market | £POA

Stuart Leslie
Savills Guernsey
01481 713463
stuart.leslie@savills.com





An exciting opportunity to put the finishing touches to a substantial modern home

Hazeleigh, Vale

Situated in a peaceful rural location this detached two storey property has been extended and modernised to create a substantial family home. Offered to the market part-finished, this unique property offers the discerning purchaser the opportunity to design a dream home and really put their stamp on the finish.

Local Market | Asking £1.3 million

Stuart Leslie
Savills Guernsey
01481 713463
stuart.leslie@savills.com



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A recently renovated family home featuring open plan living and large gardens

Kylesku, Vale

'Kylesku' is a modern family home located down a peaceful lane in the vale. Having been recently renovated, immaculately presented accommodation comprises an open plan layout including the sitting room, dining room, both featuring large bi-folding doors which open out on to the patio and a kitchen/breakfast room. On the first floor, there are five large double bedrooms, (one of which en suite with dressing room), two bathrooms, utility room, store room and a study. The property includes large gardens occupying approximately one acre of land, sufficient parking for multiple vehicles and a large double garage.

Local Market | Asking £1.65 million

Stuart Leslie
Savills Guernsey
01481 713463
stuart.leslie@savills.com



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Kamaka Horo, Castel

A good size home with the benefit of a low maintenance garden, garage and parking.

3 bedrooms, 1 bathroom, 1 reception room

Local Market | Asking £595,000



St Lawrence, Castel

A super two bedroom bungalow with extensive parking and garden, ideal for anybody seeking single level accommodation within walking distance to Cobo Bay.

2 bedrooms, 1 bathroom, 2 reception rooms

Local Market | Asking £730,000



La Chaumiere, Vale

A detached Guernsey cottage with scope to renovate and extend.

2 bedrooms, 1 bathroom, 2 reception rooms

Local Market | Asking £845,000



New Dawn, St Sampson

An immaculately presented, modern family home with both garden and parking.

4 bedrooms, 2 bathrooms, 2 reception rooms

Local Market | Asking £899,000



Canico, St Martin

A super home in a quiet clos, situated close to the south coast and local amenities.

3 bedrooms, 1 bathroom, 3 reception rooms

Local Market | Asking £830,000



Le Catillon, Castel

A good size family home with garden, garage and parking.

3 bedrooms, 1 bathrooms, 3 reception rooms

Local Market | Asking £835,000



La Maison De Fontaine, Castel

A characterful Guernsey cottage located close to the popular west coast.

3 bedrooms, 1 reception room, 1 bathroom

Local Market | Asking £850,000



Jireh, Vale

A well presented bungalow featuring a large pool and open plan living spaces.

3 bedrooms, 3 reception rooms, 1 bathroom

Local Market | Asking £779,000

Richard Fox
Savills Guernsey
01481 713463
richard.fox@savills.com

Stuart Leslie
Savills Guernsey
01481 713463
stuart.leslie@savills.com



RENTAL PROPERTIES STILL HIGHLY SOUGHT AFTER IN BUOYANT MARKET



Honor Brooksbank
Lettings Negotiator at
Savills Guernsey

The residential lettings market has started 2022 on a strong footing – continuing many of the trends that we have seen over the last 12 to 18 months.

According to the latest States of Guernsey property bulletin the average rental price for Local Market properties was £1,661 per calendar month in the first quarter of this year, 0.7% higher than the previous quarter and 10.9% higher than the first quarter of 2021.

The annual rise is perhaps not much of a surprise given the acute demand/supply imbalance that we have experienced.

Properties have been highly sought after and those that were available were being snapped up within a matter of days – often before they were officially launched to the market. This resulted in some fierce competition and offers exceeding the monthly asking price.

This demand remains but the latest States of Guernsey data does suggest that price rises may well be starting to slow, in part driven by concerns around increases in the cost of living.

People already living on the island appear not to be moving as much as they were and consequently we are seeing more tenancy renewals – particularly if the landlord has decided to keep any rental increases to a minimum because they value having a long term tenant who will look after their property.

In contrast, we are still continuing to see families from the UK and further overseas coming to Guernsey and choosing to rent ahead of purchasing – and we have already had several enquiries from those looking to relocate over the summer before the start of the new school term.

As we move ahead into the rest of the year we are expecting this demand to underpin existing prices, albeit growth will more than likely be to a lesser extent than what we've been used to. The wider economic challenges should not be ignored but we are confident the market will remain robust.

Bespoke 'empty homes' service

Savills Guernsey has launched a bespoke empty homes service for landlords, tenants and second home owners who will be away from their property for an extended period.

From arranging regular cleaning and maintenance checks, through to paying utility bills, looking after keys and even monitoring post and car parking spaces – our dedicated management team will provide a variety of services to ensure your home is well looked after while you're 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.

The level of service can be tailored to individual requirements and is offered in addition to our usual property management services 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 team is on hand throughout the working day to deal with landlord and tenant. Outside of office hours our emergency number provides a point of contact 24 hours a day, seven 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.



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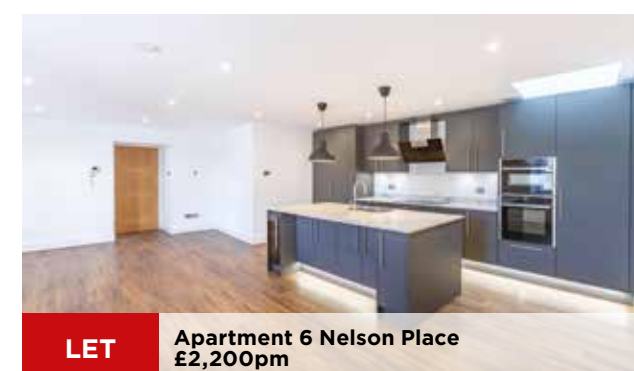
Chris Taylor
christopher.taylor@investec-ci.com
01481 709 840

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OUR TRACK RECORD SPEAKS FOR ITSELF

A SELECTION OF PROPERTIES RECENTLY SOLD OR LET



10 WAYS TO PREPARE YOUR HOME FOR SELLING



When you come to sell your house, it's vital to present it in its best light. Here are some top tips from the team at Savills.

1. First impressions

First impressions count for everything. Get the windows professionally cleaned and replace the worn-out door mat so prospective buyers aren't put off before they've even walked through the door.

2. Attention to detail

Have a thorough spring clean and get to the corners you'd normally ignore. Buyers come with a critical eye – you don't want them looking up at the ceiling and seeing a collection of cobwebs.

3. Maintenance

Some buyers will be put off at the idea of any DIY. Run a quick maintenance check throughout your home. Do any light bulbs need replacing, or is there a loose door handle that needs to be tightened?

4. Pets

If you have a dog, send them to the groomer's for a professional clean. A house that smells of pets can be a real turn-off for some viewers.

5. Declutter

You need to help prospective buyers imagine where their furniture and family pictures will go. Rooms that look too busy, full of mismatching furniture or an oversupply of personal details, can also make a room look smaller. Prospective buyers always want to check inside cupboards: if they're packed full, empty them out and throw away everything you don't

need, or put things in a suitcase for a few weeks. Demonstrating your home has adequate storage is crucial.

6. Preserve the character

If you are decluttering, remember not to remove traces of character altogether – thoughtful splashes of colour and some pretty napkins, for example, can help people imagine living in your home. Book a weekly flower delivery and, weather permitting, open the windows ahead of a viewing – it'll help create a 'fresh' feeling.

7. A lifestyle setting

Some buyers are looking for a lifestyle as much as a home. Setting the table with a simple white dinner set and some pretty napkins, for example, can help people imagine living in your home. Book a weekly flower delivery and, weather permitting, open the windows ahead of a viewing – it'll help create a 'fresh' feeling.

8. Bathroom details

Another quick win can be in the bathroom. Buyers often want to check the water pressure of the shower so remove any limescale that might have built up.

9. Additional space

Showing buyers how they can create additional space can be an effective way to demonstrate how your property might work for them, without the expense of carrying out any structural work. Investigate what could be done and highlight the possible options.

10. Garden upkeep

The garden can be the most important part of the house. Mow the lawn, cut back any trees and bushes, tidy up the garden furniture, hide the children's plastic toys and plant some inexpensive colourful flowers.

SAVILLS IN THE COMMUNITY FINAL PLANS FOR SAVILLS INTER-ISLAND YACHT RACE

Savills is looking forward to welcoming everyone to this year's Inter-Island Yacht Race between Guernsey and Jersey.

The race takes place on Saturday, 25 June and remains the premier sailing event in the Channel Islands – taking place every year since 1964 and typically attracting entries of 60 to 100 yachts of all types and sizes.

Savills was the perfect new partner for the race and we have been working closely with members of the Guernsey Yacht Club and the St Helier Yacht Club to ensure a great spectacle on the water.

Anna Rivers, Commodore of the Guernsey Yacht Club, said: "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. "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."

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 and 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."

To register for the event, visit: www.gyc.org.gg/savills-inter-island-yacht-race/



SAVILLS TAKES PART IN ISLAND - WIDE WORK EXPERIENCE SCHEME

Savills Guernsey welcomed 18-year-old Will Martin as part of the island's work experience scheme.

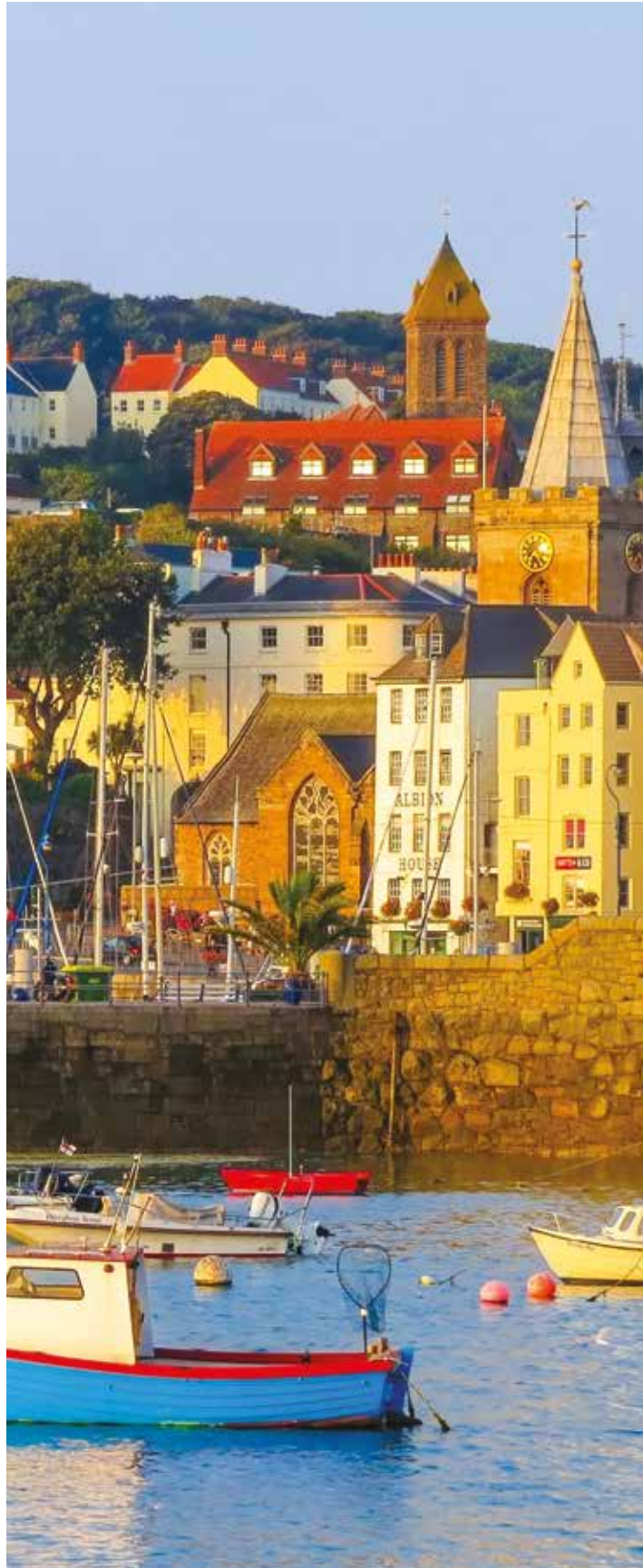
Every year Careers Guernsey offer students in Years 10 and 12 the chance to learn more about the world of business and employment through their Guernsey Work Experience (GWEx) initiative.

Will, who at the time of his placement was in the second year of BTEC Business Studies Level 3 at Guernsey College of Further Education, spent a week learning about the world of real estate working alongside teams in residential sales, lettings and commercial.

Head of Savills Guernsey Tony Rowbotham said: "We were delighted to have Will along for the week – he impressed us all with his hard work and professionalism and we wish him all the best for the rest of his studies.

"The Guernsey Work Experience scheme is a great initiative and we're delighted to be involved. It gives so many young people across the island a taste of what working life is like and we're looking forward to welcoming more students like Will in the future."





LOCAL KNOWLEDGE, GLOBAL REACH.

WHY SAVILLS GUERNSEY?

Situated in state of the art offices in the heart of St Peter Port, Savills remains the only Channel Island agency that has a fully global reach. With a close connection to the Savills UK and international offices, we are able to ensure access to the widest possible buyer markets – whether locally qualified, qualified by licence or Open Market residents.

We are also able to draw upon our vast range of professional property services from planning and development to commercial, rural and research. 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 to ensure they achieve their goals.

RESIDENTIAL SALES

With dedicated sales teams for both the Open and Local markets – we understand what makes Guernsey such a special and attractive place to call home. Our experienced property agents deal with the sale of a broad range of properties from exquisite coastal retreats and rural hideaways to leafy family homes and modern town houses.

Our focus is local, but our scope is global, with Savills formidable international database providing unrivalled access to the latest research and the widest possible range of buyers. Whatever your property requirements, our residential experts are here to make them a reality. We pride ourselves on intimate local knowledge and a genuinely international presence.

RESIDENTIAL LETTINGS & PROPERTY MANAGEMENT

Whether you're thinking of renting out your property for the first time, a professional landlord with a large portfolio or a potential tenant looking for a new home – our experienced lettings team is here to help every step of the way.

With a full range of properties across both the Open and Local markets we manage all aspects of letting a property, from sourcing tenants and negotiating on behalf of clients, through to ongoing maintenance issues. Working closely with our colleagues in residential sales – and with access to Savills worldwide network and resources – our comprehensive service will ensure you find the property or tenant to match your requirements.

COMMERCIAL PROPERTY

In addition to our residential expertise, Savills knowledge extends across the whole commercial property spectrum.

We provide loan security valuations, professional lease advice, sales/lettings services as well as investment and development consultancy. These services are offered across all types of property to include offices, shops, warehousing and development opportunities.

We are able to provide independent and impartial advice to both landlords and tenants and we act for both buyers and sellers of commercial investments and development sites.

Our building surveying team can undertake technical due diligence inspections, defect diagnosis, reinstatement cost assessments, dilapidations, design, contract administration and project management services.

We have experience working with multi-nationals requiring warehousing, to global organisations whose brief may be to build a new office building from conception to handover. Our 'leave no stone unturned approach' is based upon market-leading knowledge, research and analysis that provides our clients with the very best advice and innovative solutions.

RESIDENTIAL TEAM

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



Richard Fox
Director
01481 713463
richard.fox
@savills.com



Keith Enevoldsen
Head of Residential
01481 713463
keith.enevoldsen
@savills.com



Stuart Leslie
Director
01481 713463
stuart.leslie
@savills.com



Nick Paluch
Director
01481 713463
nick.paluch
@savills.com



Maxine Bell
Sales Consultant
01481 713463
maxine.bell
@savills.com



Kelsey Van Katwyk
Sales Consultant
01481 713463
kelsey.vankatwyk
@savills.com



Monique Search
Residential Sales
Support and
Administration
01481 713463
monique.search
@savills.com



Gill Mooney
Head of Lettings
01481 713463
gill.mooney
@savills.com



Honor Brooksbank
Lettings Negotiator
01481 713463
honor.brooksbank
@savills.com



Evony Belnavis
Property
Manager
01481 713463
evony.belnavis
@savills.com



Celena Tabel
Secretary
01481 713463
celena.tabel
@savills.com



Kariss Craig
Secretary
01481 713463
kariss.craig
@savills.com



Ollie Stenning
Lead Photographer/
Creative
01481 713463
oliver.stenning
@savills.com



Lara Newhall
Marketing Manager
01481 713463
lara.newhall
@savills.com



Craig Robinson
PR Manager
01481 713463
craig.robinson
@savills.com

COMMERCIAL TEAM

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



Tony Rowbotham
Head of Office
01481 713463
tony.rowbotham
@savills.com



Jackie Chamberlain
Office and Accounts
Manager
01481 713463
jackie.chamberlain
@savills.com



Jenny Brown
PA to Directors
01481 713463
jenny.brown
@savills.com



Terry Gardiner
Director
01481 713463
terry.gardiner
@savills.com



Jane Archard
Director
01481 713463
jane.archard
@savills.com



Paul Watts
Associate Director
01481 713463
paul.watts
@savills.com



Michelle Brehaut
Associate Director
01481 713463
michelle.brehaut
@savills.com



Mark Powell
Facilities Manager
01481 713463
mark.powell
@savills.com



Charlotte Brooksbank
Graduate Surveyor
01481 713463
charlotte.brooksbank
@savills.com



Chrisy Baker
Property Manager
01481 713463
chrisy.baker
@savills.com



Steve Le Prevost
Property Manager
01481 713463
steve.leprevost
@savills.com



Dale Massey
Property Manager
01481 713463
dale.massey
@savills.com



Anita Shilling
Lettings
Administrator
01481 713463
anita.shilling
@savills.com



Sarah Evanson
Accounts Manager
01481 713463
sarah.evanson
@savills.com



Alison Clark
Accounts
Administrator
01481 713463
alison.clark
@savills.com



Expert guidance, precisely tailored.

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

When you instruct us, you'll be getting a service that is genuinely unrivalled. We specialise in supporting high net-worth individuals and their families. Our clients value our personal and commercial approach.

Our wider services include:

Advising on relocations and high value residency applications in conjunction with trusted tax advisers.

Coordinating surveyors and architects, as well as private banks, to provide an integrated, bespoke offering.

Responsive and commercially aware planning and construction law advice.

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

Ogier
Property Law