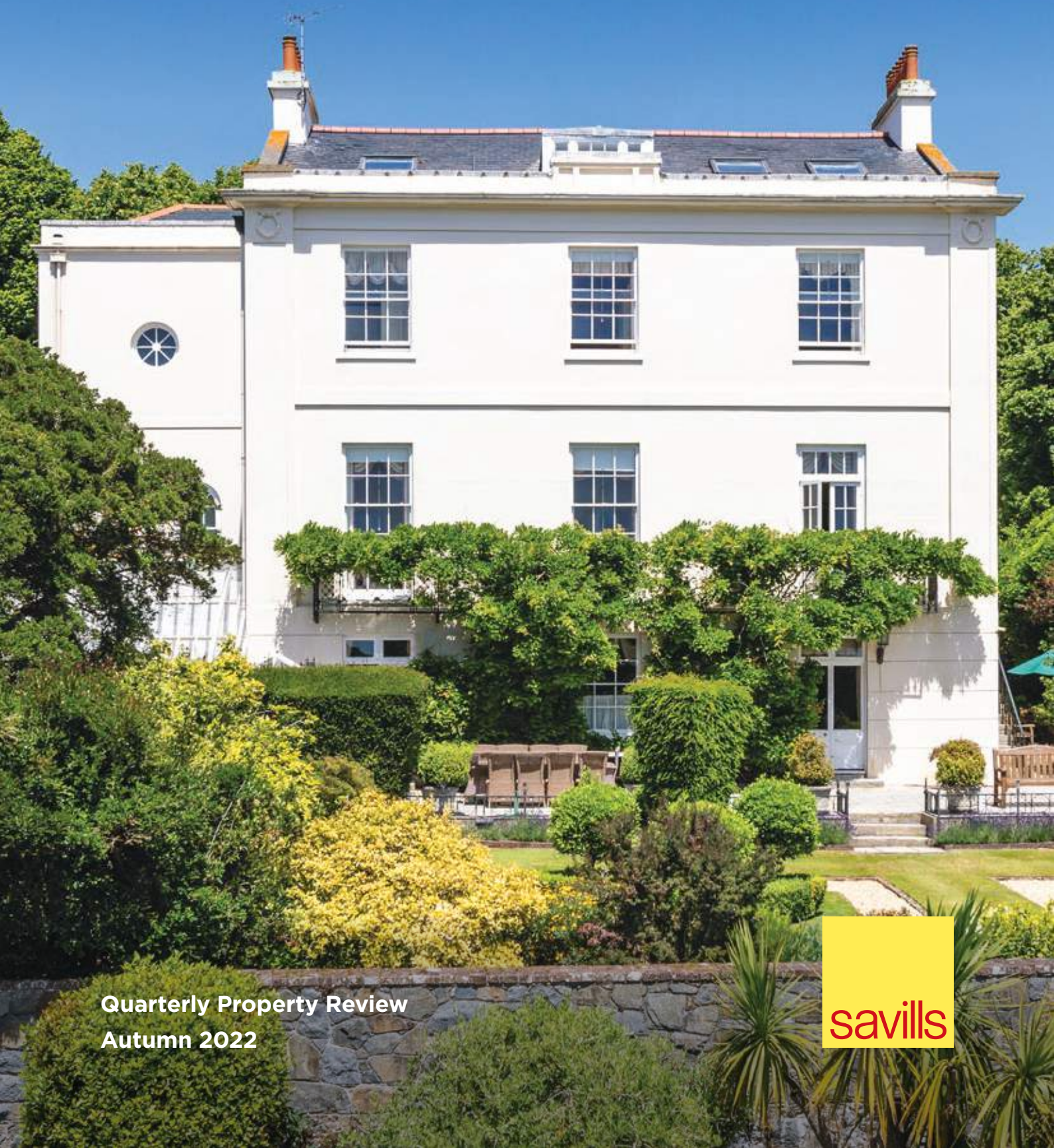


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Autumn 2022

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WELCOME TO THE EIGHTH EDITION OF INSPIRED HOMES



Keith Enevoldsen
Head of Residential Sales

Welcome to the latest issue of Inspired Homes, a publication brought to you by the team at Savills Guernsey. In this quarterly update we provide the latest housing market analysis, along with a selection of the finest homes available to buy in the Bailiwick – including The Elms on the front cover.

Demand for property in Guernsey continues to be strong. Despite rising interest rates, an increase in the costs of living and ongoing uncertainty caused by the war in Ukraine, both the Open and Local Markets have performed well.

Our commentary on pages 2 and 3 examines this in greater detail, while we also take a look into our crystal ball and predict what we think might happen in the months ahead.

On pages 28 and 29 of this edition you can also read a special feature on the Guernsey to Jersey Savills Inter-Island Yacht Race. It was the first time that Savills has sponsored the event and we're looking forward to continuing our support in the years to come.

Savills remains the only Channel Islands 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.

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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 Glatigny Esplanade, call (44 1481) 713463 or email guernseyinfo@savills.com

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On the Cover: The Elms - Please see pages 4 and 5 for further details.

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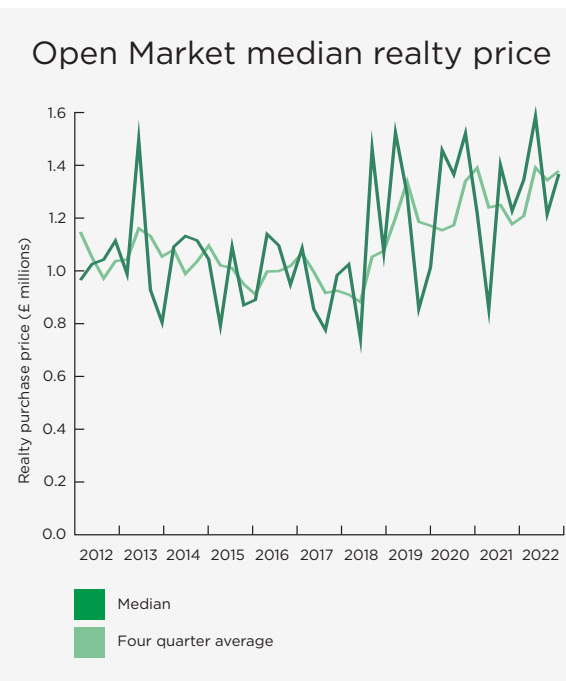
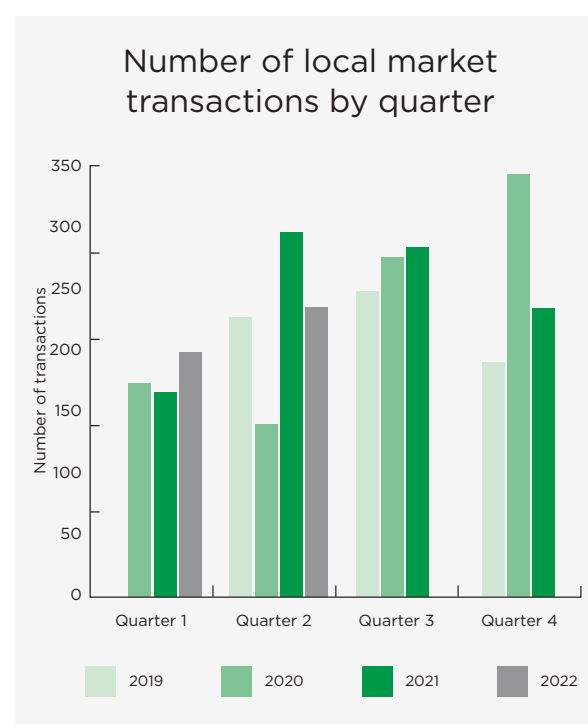
DEMAND REMAINS STRONG FOR GUERNSEY PROPERTY



Whilst the Channel Islands sweltered in record-breaking temperatures over the summer, it's fair to say that a little heat now appears to be coming out of the housing market in terms of activity.

That's perhaps not wholly unexpected. A lack of supply and strong buyer demand fuelled by the experience of the pandemic turbocharged people's desire to move over the last two years – and it would have been unrealistic for that same level to continue.

In many ways we are mirroring the housing market of the UK. Successive interest rate rises and a challenging economic backdrop have led to a slightly more cautious outlook, while the market of the last month or so has been more seasonal than the previous two summers – with people quite understandably deciding to take a well-earned holiday after being unable to travel.



That said, there remains a healthy number of motivated buyers who are committed to a move and it continues to be busier than it was pre pandemic. We are though, perhaps, beginning to see signs of returning to what could be described as more 'normal' market conditions.

Strong Q2 performance

The latest States of Guernsey property bulletin shows just how busy the market has been in the run up to summer. Price growth in the Local Market continues to be driven by an imbalance between supply and demand. The mix adjusted average purchase price for properties transacted during the second quarter of 2022 was £598,963 – 4.5% higher than the previous quarter and 18.5% higher than the second quarter of 2021.

Interestingly, the three months to June was also one of the busiest in the last five years – with 236 Local Market transactions (37 more than the previous quarter, although 61 fewer than the same quarter of 2021).

Properties have been available – sales have just been happening incredibly quickly and buyers have had to act fast. That's where having a good relationship and registering with an agent can be a huge help because we can alert you to a property that might soon be coming to market.

Properties in the Open Market meanwhile continue to attract significant interest with a good level of viewings – particularly if they are priced sensibly and in line with the market. Q2 witnessed slightly fewer transactions than the same time last year, but prices remained robust – with healthy year on year growth.

What's in store for the rest of 2022?

Despite the economic and wider global pressures the market should remain stable as we head into the autumn and beyond.

The supply and demand imbalance looks set to underpin continued activity and – crucially – the lifestyle factors that attract people to Guernsey will not change. Our beautiful coastline, wonderful sense of community, rich heritage and general quality of life remain a significant draw for so many buyers.

A lot of people are returning to the island to raise a family, but there are also several new faces who are moving here for the first time. Competition for 'best in class' homes will remain strong – but setting a realistic guide price will be key to maintaining momentum.



Pierre Blampied
Managing Director

Whilst the Bank of England has increased Base Rate to 1.75%, and the cost of living is rising significantly, banks remain as keen as ever to provide mortgages. Lloyds were the leading lender last year and they continue that trend in house purchase lending with virtually double the amount lent and number of transactions completed compared to second placed HSBC. We have seen a strong move from borrowers to utilising five year fixed rates. Existing mortgage holders are expressing concerns about rising rates and we have undertaken a large number of reviews of existing facilities, even those on existing fixed rates.

Notwithstanding Base Rate movements lenders are still lending up to six times joint salaries, with potentially greater multiples available. Despite recent uplifts, fixed rates still remain relatively low. That said, there is a significant difference in interest rates across banks, so choosing the appropriate lender is very important. 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.



An outstanding, characterful home

The Elms, St Peter Port

Unquestionably one of Guernsey's foremost town houses of the Georgian era, this substantial property stands in a prime residential area with views to the front over Cambridge Park. With four floors of accommodation, the principal rooms display all the grandeur and proportions expected of this period and large elegant windows provide sea views over St Peter Port. Three Open Market inscriptions allow it to be sub-divided for separate occupation subject to planning. A superb home enjoying beautiful walled gardens boasting an open aspect over Candie Gardens, together with garaging and parking.

Open Market | Asking £7,950,000 | Freehold

Richard Fox
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One of Guernsey's most beautiful historic properties

Le Groignet, Castel

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

Open Market | Asking £4,250,000 | Freehold

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WHERE WERE YOU AT MIDNIGHT?

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

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

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

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

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

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

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

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

If you would like to discuss UK tax residence with us and determine the number of days you may be able to spend in the UK, please get in touch.



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An exceptionally attractive period house

Le Foulon House, St Andrew

From its hilltop position within the rural outskirts of St Peter Port, the property enjoys a south-facing outlook over wooded slopes and the surrounding countryside. Foulon House has been refurbished by an interior designer, providing a contemporary twist that is sympathetic to its character and charm. Benefiting from a flexible layout, the accommodation offers four bedrooms, one of which is an ideal guest annexe or semi-independent wing. Externally, the gardens offer sloping lawns, wooded walks, a pergola, greenhouse, al fresco entertaining areas and swim spa.

Open Market | Asking £2,700,000 | Freehold

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A traditional Victorian farmhouse

Longs Camps, St Sampson

This Victorian farmhouse is situated in a central location not far from St Peter Port and all its amenities. The main property incorporates up to six bedrooms and includes a 'wing' with its own suite and sitting room. An adjacent two bedroom barn conversion, with attractive granite elevations and delightful outlooks, provides ancillary accommodation, while a further outbuilding includes two garage bays, garden stores and a loft space over - offering further potential for development. The south facing grounds are a particular feature with lawns, ornamental walls, shrub and flower borders, an orchard and an extensive kitchen garden.

Open Market | Asking £1,850,000 | Freehold

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An imposing neo-Georgian home

Fleur de Lys, St Saviour

Fleur de Lys stands proud in an elevated position in the heart of St Saviours. The well presented interior has been given a contemporary feel, boasting five bedrooms and three bathrooms. The ground floor accommodation is ideal for entertaining, comprising several reception rooms and a lovely garden room leading out to a patio. Externally the gardens extend past a tennis court to elevated land of some two acres from which coastal views are enjoyed.

Open Market | Asking £2,275,000 | Freehold

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A truly unique family home

Grenada, St Peter Port

A truly exceptional town house, rarely seen on the Local Market, Grenada is situated on the western outskirts of St Peter Port within easy reach of town amenities. Benefitting from a flexible layout, the accommodation currently incorporates a potentially self-contained wing/guest unit. There are up to six bedrooms and numerous large reception areas. The site and location is of particular note, the gardens made up of mature woodland and open grassed areas in excess of one and a half acres. This substantial detached period family home will appeal to a discerning purchaser seeking a prime property in St Peter Port.

Local Market | Asking £1,550,000 | Freehold

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A lovely, characterful, family home

Les Pignons, St Sampson

This semi-detached period property is presented to the market in excellent condition, with beautiful character features throughout. The accommodation is generous, comprising a sitting room, kitchen/dining room, four bedrooms, three bathrooms, a utility room and a study. To the rear, the property boasts an excellent garden space with outbuildings and a super garden room. Furthermore there is ample parking for multiple vehicles. Overall a fantastic family home, well worthy of closer inspection.

Local Market | Asking £1,150,000 | Freehold

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A beautifully presented character cottage

Molineux Cottage, St Sampson

Situated on an elevated south-facing plot with sea views, Molineux Cottage is presented in move-in condition and offers flexible accommodation. The ground floor comprises entrance hallway, sitting room opening through to a dining room, kitchen, conservatory and bathroom. On the first floor there are two good sized double bedrooms and a separate cloakroom. Externally, the property benefits from a garden utility room, timber shed and a good size garage with workshop area. There is a private south facing garden with lawn and patio areas, along with parking for multiple vehicles.

Local Market | Guide Price £795,000 | Freehold

Kelsey Van Katwyk

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Apartment 1 Roustel House

2 bedrooms, 2 bathrooms, 1 reception room
Local Market | Guide Price £715,000 | Freehold



Apartment 11 Roustel House

2 bedrooms, 1 bathroom, 1 reception room
Local Market | Guide Price £580,000 | Freehold



Apartment 3 Hanois House

2 bedrooms, 2 bathrooms, 1 reception room
Local Market | Guide Price £610,000 | Freehold



Apartment 7 Fougere House

2 bedrooms, 2 bathrooms, 1 reception room
Local Market | Guide Price £715,000 | Freehold

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Occupying a prime coastal location

Jacmar, St Sampson

Jacmar takes advantage of uninterrupted sea views with its partly reverse plan layout. There are four bedrooms, a kitchen, dining room, shower room and cloakroom on the ground floor. The first living room showcases superb sea views across both west and north coast bays and the substantial storage space could be converted in to further accommodation subject to relevant permissions. A great size garden, a detached outbuilding, domestic glasshouse, parking for multiple vehicles and an attached garage complete the offering. In need of some refurbishment and upgrading, this property has huge potential to create a wonderful family home.

Local Market | Guide Price £1,250,000 | Freehold

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Versatile accommodation in a desirable location

Dhekelia, Castel

Dhekelia is a semi-detached three bedroom home, situated on a small clos in a highly desirable west coast location. Having been recently upgraded by its current owners, the property offers immaculately presented, versatile accommodation that feels light throughout. The ground floor comprises an entrance hall, open plan kitchen/dining room, a large sitting room, a cloak room and utility room, whilst on the first floor is the shower room and three double bedrooms, each benefitting from good storage. There is a lovely secluded garden, patio and decking area all of which are beautifully maintained, as well as parking and a garage.

Local Market | Asking £725,000 | Freehold

Maxine Bell
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SAVILLS IN THE COMMUNITY

COMPETITORS MAKE A SPLASH AT SAVILLS INTER-ISLAND YACHT RACE



From football's Muratti Vase and rugby's Siam Cup to the popular hockey and cricket inter-insulars – Guernsey and Jersey have a long history of friendly sporting rivalry.

The same spirit of competition was in evidence for the return of the always popular Inter-Island Yacht Race, which took place on Saturday, 25 June and for the first time was sponsored by Savills.

Organised by Guernsey Yacht Club and St Helier Yacht Club and held annually since 1964, the race remains one of the premier sailing events in the Channel Islands.

Savills – which has offices across both islands and specialises in Local and Open Market residential sales, lettings and commercial property – has signed up as sponsor until 2024.

More than 50 yachts of all types and sizes took part in this year's event, which followed a course starting at Castle Cornet in Guernsey and finished west of La Collette Marina in St Helier Harbour.

Race day dawned bright and sunny, with force 5 winds from the south/south west ensuring the leading yachts enjoyed a fast, wet passage.

With a handicap racing system the first competitor to cross the finish line is not necessarily the overall winner – but that was not the case this year with J122 Majic, sailed by Guernsey's Mick Holland and his crew, finishing the course ahead of everyone else in just under three and a half hours.

Crews from Guernsey did particularly well – placing first, second and third overall and winning the coveted Sir James Knott Trophy, given to the island with the highest finishing positions.



In addition to the serious racers there were also lots of prizes for different categories of yachts, including family crewed and young helm.

Multiple world record breaking yachtsman and Jersey resident Alex Thomson was on hand to welcome competitors and award the prizes – as well as give an entertaining talk about some of his sailing "failures".

Keith Enevoldsen, head of residential sales at Savills Guernsey, said: "Lifestyle is one of the key motivations for buyers who want to move to Guernsey – and a big part of that is our stunning coastline and wonderful beaches.

"Sailing is a favourite past time of many islanders and when the opportunity arose to sponsor the yacht race we were only too happy to lend our support.

"Many of us in the office are keen sailors and have taken part in the race in the past, so we know first-hand just what a great day it is – bringing people of all ages and abilities together and celebrating everything that is so special about our two islands.

"Congratulations to all those who took part. The weather for the most part was kind and there were some particularly good times. It was a great day and there was a fantastic atmosphere.

"We're looking forward to a long and successful partnership and can't wait to welcome everyone again in 2023."

Guernsey Yacht Club Commodore Anna Rivers added: "I'd like to thank Savills for their support. 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."



SAVILLS INTER-ISLAND YACHT RACE RESULTS 2022

Overall winner: Mick Holland, Majic (Guernsey)
First over the line: Mick Holland, Majic (Guernsey)
IRC class: Mick Holland, Majic (Guernsey)
Non-IRC class: Phil Taylor, Schamune (Guernsey)
J Boat: Mick Holland, Majic (Guernsey)
White Sail: Phil Taylor, Schamune (Guernsey)
Quarter Tonner: Julian Barber, Super Q (Jersey)
Multihull: Jeff Speller, Aquafly (Jersey)
Long Keel: Dino Castro, Dark Horse (Guernsey)
Bilge Keel: Phil Taylor, Schamune (Guernsey)
Family Crewed: Michael Rabet, Troilus (Jersey)
Young Helm: Leo Rivers, Ariel (Guernsey)
Double Handed: Phil Taylor, Schamune (Guernsey)
Female Helm: Paula Boyle, Fahrenheit (Jersey)
Ancient Mariner: Mick Holland, Majic (Guernsey)
Savills Team Trophy: The Sarina Jays – Blackjack, Fandangle and Majic (Guernsey)
Sir James Knott Trophy: Majic, Fandangle and Kaya II (Guernsey)



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With 650+ offices and affiliates worldwide, Savills remains the only Channel Islands agency that has a fully global reach – yet with truly local knowledge.

With a close connection to Savills UK and international offices in 70 countries, we are able to connect with the widest possible buyer markets – whether locally qualified, qualified by licence or Open Market residents.

We can also 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.

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



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COMMERCIAL TEAM

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



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Expert guidance, precisely tailored.

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

Whether you're buying, selling or investing in property in the Channel Islands, you'll be getting market-leading legal advice when you instruct us.

We specialise in supporting high net-worth individuals and their families. Our clients value our personal, commercial and comprehensive 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