

# Collas Crill explains... Moving to Guernsey

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This is part of a series of guides in which we examine areas of law that frequently arise in practice. Further guides will be released weekly; [click here](#) to subscribe to receive Collas Crill news and insights by email.

## Overview

Near the French coast in the English Channel you will find Guernsey, one of the Channel Islands. 63,000 people call Guernsey home. Just a short flight from London and a number of UK airports you will find low unemployment, low crime, low tax rates and a pace of life that is very easy to adjust to. For most, the commute to work will be under 15 minutes. With a pleasant climate, beautiful scenery, beaches to rival the Caribbean and an array of high quality restaurants showcasing local produce, Guernsey is a wonderful place in which to live.

Less than 10km across and with an area of just 62km, the Bailiwick of Guernsey is a British Crown Dependency. English speaking and with its own sterling currency (islanders are very proud to still be using the £1 note), Guernsey is in the same time zone as the UK.

Unlike two of our neighbouring Bailiwick islands where cars are banned (Herm and Sark), the maximum speed limit in Guernsey is 35mph and is often restricted to 25mph and below. Our number plates are also notable by their difference as they only contain numbers. Driving in Guernsey is different. The roads are narrow, you may meet horses and cattle along with pedestrians and cyclists, there are special rules and we have some unique signs. All public parking in Guernsey is free, however most on-street parking and public car parks in principal shopping areas are marked as disc zones and you must use a parking clock to indicate your time of arrival.

Guernsey became known for its tomatoes, cows and flower growing. Whilst dairy farming, flower growing, fishing and tourism still play an important role, there is an increasing number of high profile light industries based on the island and many international banks, fund managers and insurance companies have established themselves here.

Islanders can make the most of the milder climate and, with the benefit of more sunshine hours than the UK, the work life balance is much more achievable. Making the most of the outdoors and spending quality time with family can become the new normal.

## Covid

Guernsey's government carefully handled the Covid crisis and has been successful in limiting and preventing the spread of the virus through a rigorous system of testing, tracing and isolating. This has enhanced the island's world wide reputation as a safe, well governed place to live.

## Tax

There are tax advantages to living in Guernsey – we have a 20% rate of Income Tax, no VAT and no inheritance or wealth tax. The basis on which Income Tax is charged depends on the tax payers' residence status. Guernsey's tax residency categories are based on

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the number of days an individual spends on the island. Guernsey is also a low tax jurisdiction for companies.

## Housing and residency

Being a small island demand for housing is strong. We have controls to protect local housing stocks and have two categories of housing. Local market and open market.

Local market properties can only be occupied by locally qualified residents, or by non-locals who have been granted a housing permit by the Population Management Department of the States of Guernsey.

Open market properties can be occupied by anyone. These are listed on a register maintained by the Housing Authority.

If you are lawfully housed, you are entitled to work on the island. Everyone who lives in Guernsey and is aged 16 and over needs to hold a certificate or permit. A certificate or permit confirms a person's right to live and work in Guernsey and will show any conditions that apply. A person can hold a permit based on either their personal or employment circumstances. A person can hold a certificate based on their personal circumstances only.

## Citizenship

A person resident in the Bailiwick of Guernsey who wishes to apply for British citizenship can do so through the Office of the Lieutenant Governor. Applications are dealt with initially by the Immigration and Nationality Division of the Guernsey Border Agency.

Naturalisation is the customary method by which adults apply for citizenship and is at the discretion of the Lieutenant Governor, based on statutory criteria such as residence, language, knowledge of life in the UK and islands and good character.

Registration is a similar process but mainly for minors and persons who already hold a British nationality other than British citizenship.

## Healthcare

The healthcare system in Guernsey is different to that of the National Health Service (NHS) in the UK. All primary care is provided on a private basis whilst some secondary care and specialist services are free. Specialist (secondary care) services are only accessed via a referral from a GP. There is no reciprocal health agreement between Guernsey and the UK so it is advised that prospective residents consider taking out health insurance. The following services will incur a charge: GP visits, A&E visits, ambulance use, dentists and physiotherapy requested by the GP.

## Education

The education system in Guernsey is very similar to the UK. The same curriculum as the UK is followed. Pupils are admitted to primary education at the beginning of the school year in which they reach the age of five. Guernsey offers an excellent education system with free schooling for all students up to the age of eighteen. All three to four year olds are entitled to free pre-school provision for up to 15 hours per week, 38 weeks a year (as long as the household annual income below a certain threshold.)

Guernsey has 12 state primary schools, including two Catholic schools. Guernsey also has three special schools for pupils requiring more specialist provision.

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The island has moved to a non-selective secondary school allocation – children will attend one of the islands secondary schools based on where they live. There are also three private colleges on the island, all of which accept children from pre-school age.

Guernsey's schools have excellent sporting facilities. Participation for all is encouraged and this mirrors the island's healthy lifestyle. There are plenty of opportunities for children to participate in sport at both a competitive and recreational level. Many after-school clubs offer various dance, music, drama and youth groups.

### Advice and assistance

Collas Crill is happy to assist with the following:

- Residency queries
- Property acquisition
- Business relocation
- Company formation
- Trust advice
- Inheritance and estate planning

For more information please get in touch with one of the key contacts.

### About this guide

This guide gives a general overview of this topic. It is not legal advice and you may not rely on it. If you would like legal advice on this topic, please get in touch with one of the authors or your usual Collas Crill contacts.

### About Collas Crill

We are a leading offshore law firm. We are easy to do business with and give practical advice to overcome tough challenges. Through our network of offices, we practise British Virgin Islands, Cayman Islands, Guernsey and Jersey law.

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