

# Relocating to Jersey?

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The perfect blend of city life, countryside charm and a beach destination all in one, it's no wonder Jersey is high on the agenda for those looking to relocate. But how does one go about it?

The DiCasa Lifestyle editor sat down with <u>Pamela Doherty</u>, who is a partner in the Property team at Collas Crill's Jersey Office. Pamela has extensive experience in all aspects of commercial property work, and she has worked with an abundance of families and businesses who have relocated to Jersey, so if there is anyone best placed to navigate the process and tell us how it works, it's Pamela.

A quick google of the 'rules' when relocating to Jersey can sometimes be complicated and confusing, so how does one really go about it we asked? Pamela began by explaining that it all relates to these two points - Residential and Employment status.

"The main legal consideration is your residential and employment status. There are different statuses granting different rights to work and live in Jersey," explained Pamela; "*Entitled* status is generally granted to someone who has lived in Jersey for a continuous period of at least 10 years. They can buy or rent any property and hold any employment."

"There is also Locate Jersey's *High Value Residency programme*, specially designed for high-net-worth individuals (HNWI) moving to Jersey. HNWIs become eligible through generating an annual minimum tax contribution, worldwide income, and total personal wealth. Contributions to Jersey's business landscape and local community is also taken into consideration. Being an *Entitled* resident gives you access to the housing and work market, albeit certain conditions can be imposed, such as minimum purchase or rental prices of property, or limits as to the number of properties that can be owned at any one time."

## What about those who don't qualify for *HNWI* or *Entitled* status?

Pamela continued to explain that there are alternative routes for relocation. "The *Business Relocation scheme* allows individuals to gain '**Licensed**' status and relocate to Jersey as a principal employee of a business, subject to meeting certain criteria. "This 'Licensed status is granted to someone considered an 'essential employee' whose employer holds a licence to employ them. They can buy or rent practically any property as long as they keep their licensed status."

Pamela also outlined that there are two other categories that are called '*Entitled for Work*' and '*Registered*' although it should be noted that these come with restricted housing and employment rights.

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"It is also worth mentioning that Housing in Jersey falls into two categories: *Entitled* properties (previously known as Qualified) and *Registered* (previously Unqualified)," added Pamela.

The lure of Jersey isn't just for families looking for that idyllic, low crime haven, magnificent scenery and quality of life, there is also significant players who seek the stability of a British crown dependency and solid financial structure from which to base their business. Typically, one would be required to have a business licence to run a business and employ staff in the Island, all of which are services that Pamela and her team at Collas Crill can assist with.

## How does the conveyancing process work?

And just when you think you're getting your head around it, Pamela outlined some pointers on the conveyancing side that are worth noting. "The conveyancing process and law here in Jersey, does differ from that in the UK. For example: there is no state guaranteed title, and it is for the purchaser's lawyers to check and be happy with the title. There will be stamp duty to pay of course and the eventual conveyance is passed before the Royal Court in Jersey on a Friday afternoon," said Pamela.

For those with a love of heritage, it's interesting to note that Jersey's system of conveying property was originally publicly heard after Sunday service at the relevant parish church and the Jersey's Public Registry is one of the oldest land registries in Europe established by Sir Walter Raleigh in 1602. It is said that Raleigh, who was appointed the Governorship of Jersey in 1600, took great interest in the affairs of the Island, and, when possible, attended the sittings of the Courts, and listened to the debates of the local orators anxious to win the favour of their distinguished Governor.

There is no doubt that for a small island, Jersey is steeped in an impressive heritage, has over 48 miles of coastlines, beaches, and bays, has up to 12 flights to London daily, has island wide 1GB fibre to all broadband users, has a 0-10% business tax regime, offers an enviable work-life balance, and a safe and secure community lifestyle. So, in summary it's not complicated or confusing at all, so forget the internet searching! One just needs the right team behind them to facilitate the move and Pamela and her colleagues at Collas Crill are perfectly placed to manage all of that!

"Sometimes the first step is simply picking up the phone to have those initial 'relocating' conversations' and we're very open to that. It's all about relationship building and making a start, so I would encourage you to do just that," said Pamela.

For help you with any queries or advice you may require on relocating to Jersey. Contact Pamela Doherty or any of the Collas Crill's Property team on 01534 601700.

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