



# Relocation Advice

This information pack has been collated in consultation with staff working at JCG to help future colleagues with their relocation to Jersey. A lot of the information is personal advice to help new staff understand more about their relocation to Jersey. There are many restaurants, shops and companies mentioned but we feel that this is only the start of your adventure. We hope that you will find this pack helpful and informative in your first few months but there are many more places that you will discover and enjoy as you start living in Jersey.



JCG

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# Moving to Jersey

## About Jersey

Jersey is the largest and most southerly of the Channel Islands, covering an area of 45 square miles and with a resident population of just over 100,000. The nearest points of the French coast are Normandy, 14 miles to the East, and Brittany, 20 miles to the South.



Jersey is a Crown Dependency and is not part of the UK, nor is it a colony, but it owes allegiance to the British Crown. The UK is responsible for Jersey's defence and international relations. The island is not represented in the UK parliament, whose Acts only extend to Jersey if expressly agreed by the island that they should do so. Jersey is also not subject to European Union legislation.



The island is divided into twelve parishes: Grouville, St Brelade, St Clement, St Helier, St John, St Lawrence, St Martin, St Mary, Trinity, St Peter, St Ouen and St Saviour. Each parish is presided over by an elected Connétable who deals with issues relating to civil matters, and by a Rector who oversees issues relating to ecclesiastical affairs.

The States Assembly, or the States of Jersey as it is also known, is the parliament of Jersey.

The States Assembly is responsible for:

- making new laws and regulations
- approving the amount of public money to be spent by the States every year
- approving the amount of tax to be raised

The Assembly appoints the Chief Minister and Ministers as well as chairmen and members of various committees and panels. The Assembly can also remove members from these positions.

The Assembly debates a wide variety of policy matters which can be brought forward by debate by the Council of Ministers, by Ministers or by individual members. Members are also able to ask

questions to find out information and to hold Ministers to account. There are 51 elected members of the States: 10 Senators, 12 Connétables and 29 Deputies.

Jersey's principal industry is financial services. Since 1962 Jersey has become a major centre for financial services and the industry now accounts for 25% of employment and over half the Island's GDP.

For more information about Jersey, please visit the website [www.gov.je](http://www.gov.je)

## *General*

If you are looking to buy decent things second hand or find out about property, car sales and other services JT insight is a useful website to start from: [www.jtinsight.com](http://www.jtinsight.com) in addition to many Facebook groups with great deals: 'Jersey Buy and Sell', 'Jersey eBay' to name two.

There are also regular auctions taking place <http://www.jerseyauctioneers.com>

Buses: all fares any distance are £2.20 unless you go to the bus station and get a prepaid card then all journeys are cheaper. From the 1st of July 2018 the buses now accept contactless payment and, when paying in this way the tickets are £2.

## *Property*

Finding somewhere new to live when relocating may well be the most time consuming aspect of your move. If you are finding the process of finding the right property difficult it might be that a short let will give you the breathing space needed to view properties and decide on the property and Parish which best suits your circumstances. Les Ormes do short term lets from September which could be a good option while searching for something more permanent: <https://www.lesormesjersey.co.uk/winter-lets-search/>

You will be classified as a Licensed Employee and will be entitled to occupy a house or flat. Rental and property prices in Jersey are high compared to some parts of the UK but lower taxation and higher salaries compensate for this. Employees appointed to JCG from the UK are permitted to purchase a property in their own right or in joint names with their spouse or civil partner (upon production of original marriage or civil partnership certificate). There are many estate agents on the island and a useful website is: <http://www.places.je/estate-agents> which has a link to the majority of Estate Agents in Jersey.

### **Average rental prices are:**

1 Bedroom	£800 - £1200 pcm	3 Bedroom	£1500 - £2500 pcm
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## *Property Rates*

There is no council tax in Jersey. The owners and occupiers of accommodation are responsible for paying "rates" to the parish authorities, who provide refuse collection, road maintenance and facilities for the parish. Rates vary between the twelve parishes. Rates are paid annually and will average £150 for a 2 bedroomed rental property.



## *Healthcare*

During the first six months of your time on the island you will not be covered by the States of Jersey Health insurance scheme. During this time you will have to pay the full price for appointments at the doctor, although outpatient and emergency treatment at the hospital is free of charge. It is worth investigating Health insurance for these first six months - States of Jersey employees receive a discount with Bupa.

The Island's hospital and health services are run by the Health & Social Services Department of the States and are not part of the NHS. Hospital treatment in Jersey is free as are the majority of the many clinics for outpatients, but general practitioners are private and charge for the professional services they provide.

A contributory Health Insurance Scheme, administered by the Social Security Department, offers medical and pharmaceutical benefits after six months residency when a benefits card is required. This card entitles the holder and their dependents to reduced fees for GPs' surgery and home visits. Currently there are no charges for prescriptions issued by a GP or for hospital consultation after six months residency.



## *Social Security*

Jersey's Social Security scheme is not the same as National Insurance in the UK. Employees between the ages of 16 and 65 who work eight hours or more a week pay a primary contribution that is 6% of gross earnings. This is deducted from your salary at source. Your employer will also pay a secondary contribution of 6.5% of your gross earnings to Social Security. Whilst cash benefits for sickness, accidents, maternity, widowhood, old age and death are provided Jersey has no unemployment benefit or family credit like the United Kingdom. However an income support

system is in place but payment is only made to households where there is a limited income and where the claimant has been resident in the Island for at least 5 years. Reciprocal agreements exist with the UK which allow some benefits to be claimed, notably sickness benefit and old age pensions where contributions, or residence, in either country may be taken into account. If you or any of your dependants are claiming UK benefits, it is important to check whether these benefits or their equivalent can be paid in Jersey.



## *Income Tax*

One of the most attractive aspects of living and working in Jersey is the low rate of income tax. Tax contributions will be deducted at source through the Income Tax Instalment System (ITIS), which is a form of PAYE. On arriving you should register with the Income Tax Office to obtain an effective rate notice before you start work so that the correct rate of tax is deducted from your salary.

Jersey tax arrangements are as follows:-

- The Income Tax year is the calendar year
- The standard rate of Income Tax is 20p in the pound - there is no upper tax band

The effective rate of tax for each employee will be identified, reflecting their expected or last known level of income and Jersey tax liability. The effective rate will be a percentage figure ranging from 0 to 20, depending on individual circumstances, such as whether you are married, have children, a Jersey mortgage, etc.

All taxpayers must complete an income tax return annually. Your effective rate will be communicated to you, annually before December for the calendar year ahead. It will be reviewed when your liability has been calculated following the submission of your completed tax return. Your effective rate will take into account any changes in your circumstances.

Details can be found on the Income Tax website [www.gov.je](http://www.gov.je)

Advice may also be sought from the Income Tax Helpdesk on 01534 440300

**Contact Details for further enquiries: Income Tax Office, PO Box 56, Jersey JE4 8PF or email: [jsytax@jerseymail.co.uk](mailto:jsytax@jerseymail.co.uk)**

For illustrative purposes only the following tax calculations provide an example of how the Tax rates work for certain income brackets in Jersey. These figures are based on 2018 Tax Exemption Limits:

<b>Single person</b>							
<b>Income</b>	<b>40000</b>	<b>50000</b>	<b>60000</b>				
Exemption	14900	14900	14900				
x 26%	£6,526.00	£9,126.00	£11,726.00				
LTC Excess x 1.3%	£326.30	£456.30	£586.30				
<b>Example of Total Tax payable</b>	<b>£6,852</b>	<b>£9,582.30</b>	<b>£12,312.30</b>				
<b>Married with second earner</b>							
<b>Income</b>							
Self	40000	50000	60000		40000	50000	60000
Partner	10000	10000	10000		20000	20000	20000
Total income	<b>50000</b>	<b>60000</b>	<b>70000</b>		<b>60000</b>	<b>70000</b>	<b>80000</b>
Exemption	29800	29800	29800		29800	29800	29800
Excess	20200	30200	40200		30200	40200	50200
x26%	£5,252.00	£7,852.00	£10,452.00		£7,852.00	£10,452.00	£13,052.00
LTC x 1.3%	£262.60	£392.60	£522.60		£392.60	£522.60	£652.60
<b>Example of Total Tax payable</b>	<b>£5,514.60</b>	<b>£8,244.60</b>	<b>£10,974.60</b>		<b>£8,244.60</b>	<b>£10,974.60</b>	<b>£13,704.60</b>

## *Teacher Pension Scheme*

The States of Jersey have their own Pension scheme for teachers and you will be automatically registered for this. If you are a member of a Teachers' Superannuation Scheme in the UK you can apply to transfer your pension fund to the States of Jersey scheme but you must start the process within your first year of employment. You will be given the information relating to the value of your pension pot and be able to compare the pros and cons of both schemes before finalising the transfer. It is advisable to seek the advice of an independent financial adviser before transferring your pension pot. Further more detailed information can be found here:

<https://www.gov.je/working/workingforthestates/pensions/teacherssuperannuationfund/Pages/index.aspx>

## *Schools and Nurseries*

Information about Childcare and Nurseries can be found here:

<https://www.gov.je/Caring/Children/Childcare/Pages/ConditionsRegistrationCentreCare.aspx>

Information about finding a school and registering for a place can be found here:

<https://www.gov.je/Education/Schools/Pages/default.aspx>

Information about all aspects of education in Jersey can be found here:

<https://www.gov.je/Education/Pages/default.aspx>

## *Goods and Services*

Prices are broadly similar to those in the UK although some items, notably imported food, can be more expensive because the transport cost is factored in. UK VAT does not apply in Jersey but there is a 5% Goods and Services Tax. When purchasing items from online stores in the UK you do not need to pay VAT. This will sometimes be deducted at source but some retailers will have to be contacted after the purchase to process a refund.

If you purchase goods from the UK and the total cost, including freight, is more than £240 the item will be held by customs until GST of 5% is paid - this can slow down delivery speeds.





## Arriving in Jersey

When you arrive there are a number of things you need to sort out as quickly as you are able:

### *Registering with Social Security*

When you arrive you need to visit the Social Security Department at La Motte Street where you will be able to register. You will need to provide:

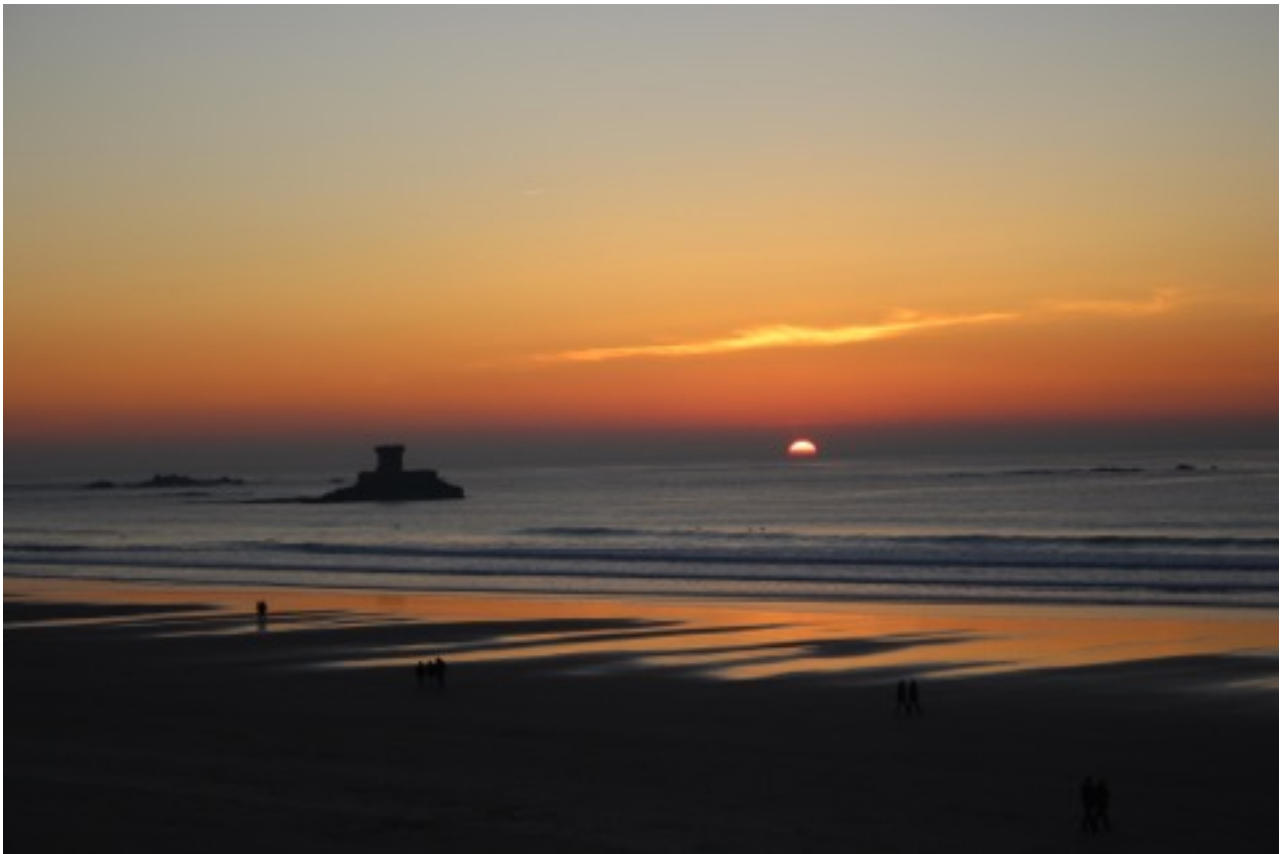
- photographic ID (e.g. a passport, driving licence, or ID card)
- the date you arrived in Jersey
- the name of your employer or the place where you are working
- a safe address where they can write to you
- fees for registering - the charge for registering can be claimed back through your relocation allowance

Once all your details have been provided, you will be given a Social Security number and a registration card.

### *Registering with Income Tax*

Once you have registered with Social Security they will pass your details to the Taxes office and the Health and Social Services Department so that they can update their records.

Income tax offices are based at: Cyril Le Marquand House, St Helier, JE3 8PF



## *Obtaining a Jersey driving licence*

A full valid driving licence (not a provisional) from the UK may be exchanged for a Jersey driving licence. Any person from the UK who becomes resident in Jersey is required to exchange their driving licence for a Jersey licence.

If you are planning on driving a car abroad, you will need an International Driving Permit (IDP) for certain countries.

For more information, including how to apply, visit the Parishes website:

<http://www.parish.gov.je/Pages/default.aspx>



## *Registering your car*

If you intend to live or have been living in Jersey for more than 12 months you must register your motor vehicles immediately. There is no period of grace for driving in Jersey on foreign registration plates (Jersey residents cannot drive a foreign registered vehicle in the Island). This must be done within the first two weeks of arriving in Jersey to avoid paying additional tax.

You must provide the following at Driver and Vehicle Standards (DVS) La Collette when you register your vehicle **along with your ferry tickets stating when you arrived with the vehicle on the island:**

- a Jersey driving licence (obtainable from your local Parish Hall)
- a valid insurance certificate or cover note for your vehicle (fax copies or photocopies are not acceptable)
- a valid registration certificate or export certificate (fax copies or photocopies are not acceptable)
- a Jersey customs import declaration (see below)
- if you have a car of your own you will need to have it valued at a local garage - some garages charge a nominal fee for this service but some dealers will give you a valuation free of charge.

*To obtain a Jersey customs import declaration you should visit Jersey Customs at Maritime House to find out if the vehicle will incur any taxes. You should bring with you:*

- photo ID (driving licence or passport)
- registration document (usually V5C which must include CO2 for cars and CC for vans)
- invoice for the vehicle or a recent valuation
- ferry ticket for bringing the vehicle to Jersey



## *Parish information*

Whichever parish you live in you will be required to register with them. For more details about your parish use the following website:

<http://www.parish.gov.je>

## *Sourcing a mobile phone*

Mobile phones are available from three main contract providers: Airtel Vodafone, Sure and JT (Jersey Telecom). They all offer competitive rates for contracts and the best option is to visit their shops and enquire about the best deals available at the time of your arrival in Jersey.

## *Buying a dog permit*

If you have a dog you need to obtain a dog licence which costs £5 via the government website:

<http://www.gov.je/Home/AnimalsPetsPestControl/PetsDomesticAnimals/Pages/DogLicences.aspx>

## *Registering with a doctor*

Find a doctor's surgery near your home, complete and return their application form and arrange your initial introductory appointment to complete your registration. Some GPs do not charge for children aged 0-18 and it is worth checking this before registering with a practice if you have children.

# Social Life

## *Restaurants*

Jersey has a number of outstanding hotels and restaurants across the island which cater for every palate. The following restaurants are favourites recommended by staff but there are many more to discover.

### **St Helier restaurants recommended by JCG staff**

Samphire, Quayside Bistro & Grill, Mira, Wildfire, Doran's, Banjo and Little Thai (Dicq Shack also provides good Thai takeaway)

### **St Saviour restaurants recommended by JCG staff**

Longueville Manor

### **St Aubin restaurants recommended by JCG staff**

The Salty Dog, Lazin Lizard, Noya Shapla Indian restaurant and Pedro's

### **Gorey restaurants recommended by JCG staff**

Sumas, The Moorings, Crab Shack, the Bass and Lobster and Feast

### **St Brelade restaurants recommended by JCG staff**

Pizza Express, The Oyster Box, Sugareef and the Crab Shack

### **St Ouen restaurants recommended by JCG staff**

Cafe Le Braye, El Tico and Big Vern's

Many of the restaurants on the island offer the annual "Tennerfest" menu every October/November, giving you the opportunity to revisit your favourites and try a few new ones.

## *“Jersey’s Groupon”*

**Good daily deals in Jersey can be found at:**

<http://www.jtrewards.com/>

<https://www.quidsin.com/>

## *Beaches*

Jersey beaches are some of the best around, featuring frequently in the top ten UK beaches with great choice and variety. If you enjoy walking your dog on the beach there are some where dogs are not allowed off the lead between 10.30am - 6pm from May 1st to September 30th. Details of all Jersey’s beaches can be found at

<https://www.jersey.com/jersey-beach-guide>

Swimming: Many of the beaches are very safe and supervised by lifeguards.

Tides: When the tide goes out, the land mass of Jersey can increase by up to 20%. If you like walking at low tide it is worth knowing tide times - these can be found here:

<https://www.gov.je/weather/Pages/Tides.aspx>

The website for Jersey Tourist Board has many helpful tips and lots of advice about many of the leisure activities available: <https://www.jersey.com>

## *Shopping*

Jersey has a wide selection of shops and UK chains, such as Boots, Next, Marks & Spencer, Jack Wills in addition to many local independent retailers. The main department stores are Voisins and De Gruchy and shops are of a range and standard beyond what one might normally expect to find in a small island community.

Supermarkets are not as common as they are in the UK. Most people complete their weekly grocery shopping at the Co-op, Waitrose and Marks and Spencer. Tesco (Alliance) and Morrisons are now increasing their presence across the island and there are plenty of smaller convenience stores where groceries are also available.

## *Parking*

Jersey now has an easy way to park through the App ‘PayByPhone’. Once you upload the app you can select the zone you are parking in and pay online. If you find yourself running out of time, the app tells you how long you have left and you can add extra time remotely. In addition to the app, Pay cards are available for parking in certain areas and car parks. These can be purchased at most shops in books of 10. You can also go to your parish hall and buy a parking disc for £2 which is for free parking in disc zones.

If you own an electric or hybrid car you can apply for half price parking vouchers and details can be found here:

<https://www.gov.je/Environment/GreenerLifestyles/GreenerTravel/MotorVehicles/Pages/EcoFriendlyVehicles.aspx>



## *Family days*

Jersey has many activities for children and families and it is worth visiting places like Tamba Park, Jersey Zoo, Amaizin' Adventure Park and many other attractions. The Jersey Heritage pass is considered to be good value for money. Samaras Manor in St Clement has enclosed grounds with a play area, some orchards, a Japanese garden and a lovely cafe set in a victorian walled garden and a family subscription is available for £20 per year.

## *Sports facilities*

States of Jersey employees have a significant reduction on Active membership for Les Quennevais Sports Centre, Springfield and Fort Regent.

## *What's on?*

The oldest theatre in Jersey is the **Opera House**, a striking building inside and out. There is a year round programme of some of the best shows touring the UK in addition to many local productions.

The **Jersey Arts Centre** has a modern 250 seat theatre, a bar and small restaurant. It is very close to the centre of Town. The Bar Gallery is a small gallery space within the bar, and upstairs is the larger Berni Gallery. The theatre hosts a programme which includes drama (touring and local), classical music, contemporary dance and is home to the Jersey Film Society.

There is lots of information available about what is happening in Jersey on the following websites:

<https://lovejersey.gov.je/reports/home>

<https://www.jersey.com/events>

<http://www.gov.je/Leisure/Events/WhatsOn/Pages/index.aspx>

<https://www.eventbrite.com/d/jersey--jersey/events/>

## What help is available?

There are a number of relocation companies operating in Jersey and they can help you with further advice and support. One of the companies, 'Ashore Relocation' is run by a JCG parent, Vicky Pemberton, who has years of experience of helping individuals and families so that their move to Jersey is less stressful. She is offering special assistance at a reduced rate for staff members joining JCG. <http://www.ashorerelocation.com>

Vicky can help with finding accommodation. She will do all the searching and shortlisting, make recommendations based on your needs and her local knowledge, and then send over a range of options to discuss for viewing. She works with all the estate agents and private landlords and has access to off-market properties. Vicky can negotiate on your behalf and make all the arrangements for you to move in so that you can start your new job knowing everything is taken care of.

She can also help with schools and nurseries and sort all the initial admin of the first few weeks - registering with social security and tax, doctors and dentists and sorting insurance and importing your car as well as getting you integrated into Island life over the first three months in Jersey.

Vicky has a range of packages that can be tailored to your needs and budget, from £300. If you would like to speak with Vicky she can be contacted on 07797 814781 or [vicky@ashorerelocation.com](mailto:vicky@ashorerelocation.com) when she can answer any questions you have and see how she can best help you.

## Further questions

Moving to Jersey has many challenges but even more rewards. There will be many questions that arise throughout your move and it is important to keep in touch. If you have any questions please contact Assistant Headteacher Staffing, Andrew McGarva by e mail [a.megarva@jcg.sch.je](mailto:a.megarva@jcg.sch.je) or by phone 01534 516215

*All Photographs in this Relocation advice pack were taken by JCG student Charlotte Shaw*