

W I N T E R   N E W S L E T T E R   2 0 2 1  
I S S U E   N I N E



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*Jersey Development Company and Groupe Legendre wish all of  
our purchasers a very Happy Christmas and a prosperous 2022.*









W E L C O M E T O H O R I Z O N ' S  
W I N T E R N E W S L E T T E R

*A message from Jersey Development Company  
and Groupe Legendre*

It's that time of the year again, the weather is getting colder and Christmas is just around the corner. The interest in our residential development has remained high and we're very pleased to announce that as many as 276 buyers have purchased their dream home within Horizon.

For many of us, buying a property is a big deal. Therefore it's important to us at JDC that all purchasers feel secure and informed throughout the whole buying process. In this edition of the newsletter, you will be able to get insight into how your new home at Horizon is being brought to life. You will also be able to access interior design inspiration for your home, information about mortgages, the buying process and much more.

In many ways Horizon is a unique housing project and the construction is moving at a fast pace. It is with huge excitement and delight that we can announce that the first milestone of the development happens in December, with the 'Topping Out' of Horizon East. Information on this can be found on pages 8 and 9. There are only a few remaining opportunities to own a home at Horizon, and within this newsletter you can stay up to date with the final apartments available.

As always, we hope you enjoy reading our newsletter, and we look forward to keeping you updated as Horizon grows into a brand new waterfront community.

On behalf of the whole team at Jersey Development Company and Groupe Legendre, we would like to wish all our Horizon purchasers and their families a very Merry Christmas and a happy and prosperous New Year.

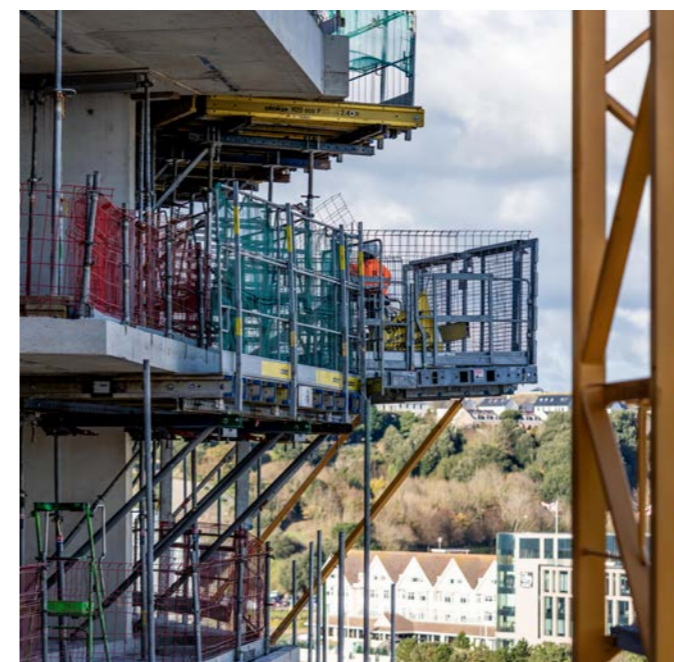
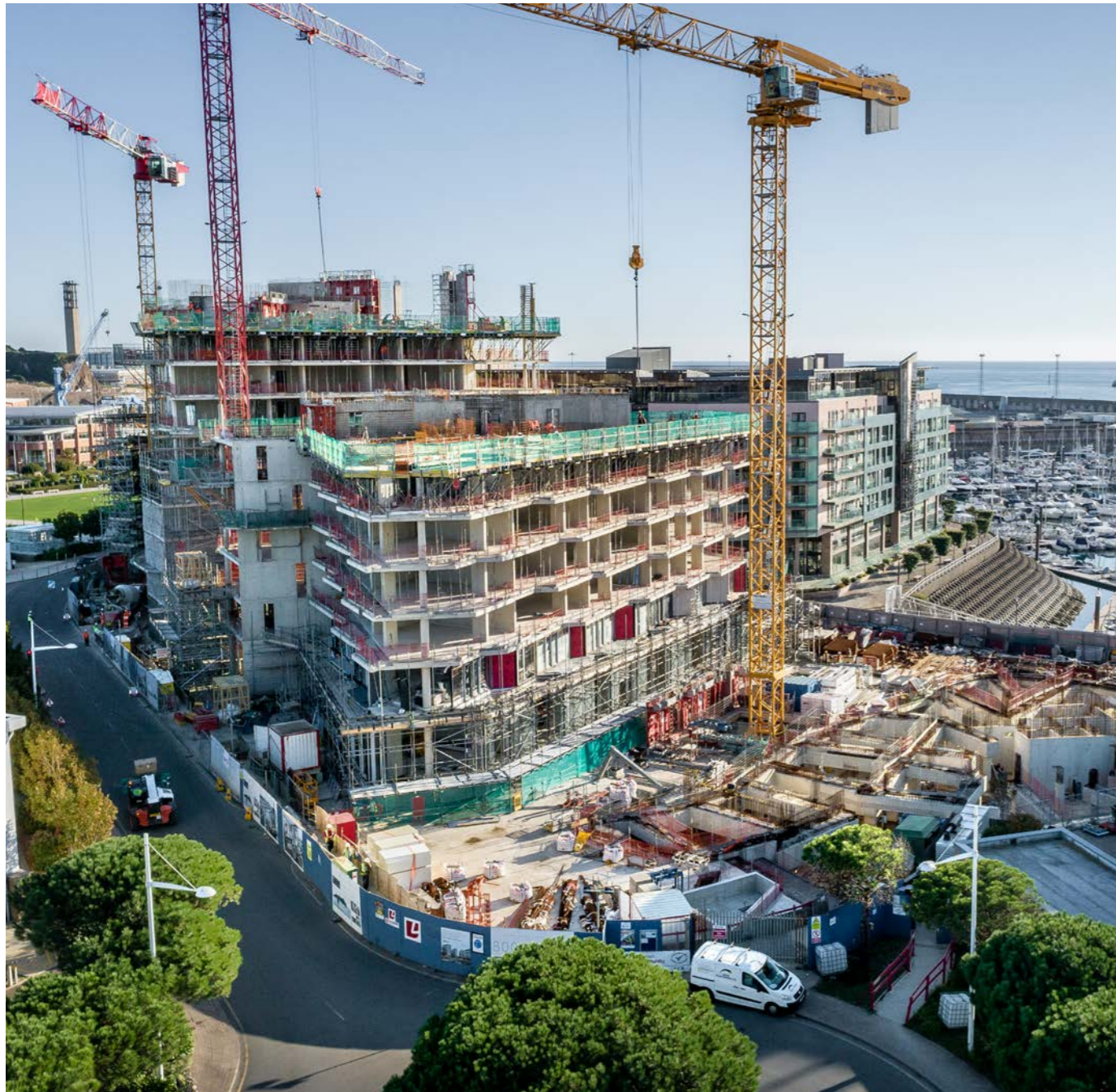
*Jersey Development Company and Groupe Legendre*





# CONSTRUCTION UPDATE

*All homes within Horizon are designed with clean lines in mind and benefit from maximum light intake from the floor to ceiling glazing. See the latest images from the development as our new Horizon neighbourhood is beginning to take shape.*







I . D . O L O G Y I N T E R I O R D E S I G N

*With exclusive furnishing ranges and a great passion for detail, I.D.ology and David Hick Interiors will be able to help you take your home to the next level. Through their advice and designs they will highlight the unique potential of your home, making it one to be proud of.*



I.D.ology took on the design studio at Carrefour Selous, St Lawrence and now collaborates closely with the team at the David Hick showrooms whilst maintaining its independence in favour of the client. Ginny Moss is the person behind I.D.ology and she is constantly looking to bring in great furnishing ranges that are exclusive to the island. Working collaboratively with David Hick, Mirko and the team, it really is a one stop shop for everything needed in the home. Many of the products on offer provide a luxury feel at an affordable price.

With the widest range of wallpapers and fabrics, growing monthly, I.D.ology have great designs for you to browse through. From contemporary textures and plains to elaborate, maximalist decoration and boutique designs, you can browse at your leisure and if you are overwhelmed just ask Ginny or a member of the team for help. They can find what you are looking for!

Ginny offers visits with consultation and guidance, at competitive prices, to help you on your way to transforming your interior. For the initial consultation Ginny will chat with you and gain an understanding of your ideal interior style.

Then, taking into consideration your budget, space, function, lighting, and existing furnishings that need to be incorporated, she will provide you with a report, guidance and source information to help you on your way with inspiration.



If you're looking for something to add to your walls, you might be delighted to hear that I.D.ology also supplies contemporary British Art such as JJ Adams, Robert Blunt, Chess, Craig Davison and Zee to name just a few. It's the ideal opportunity to get that piece of inspiration to add the finishing touches to a room!

To the left you can see a picture of the contemporary artwork 'Smoking Gun Marilyn' from the Autumn 2021 collection, (available in colour or black and white).

If you would like to receive a full list of the varied services available such as mood boards, sampling, presentations or full project input and interior design services, then please contact Ginny for more information.

Contact [ginny@idologyje](mailto:ginny@idologyje) or call 07797 810763.  
Visit the team at Alexandra House, Carrefour Selous, St Lawrence  
Jersey JE3 1GL.





# TOPPING OUT CEREMONY MARKS MAJOR MILESTONE

*Jersey Development Company and Groupe Legendre are delighted to announce the successful Topping Out ceremony for Horizon, which was held on the 7th December 2021. The tradition of the Topping Out ceremony marks an important milestone in the construction of a building, bringing together all the parties involved.*



Delegates from Groupe Legendre and Jersey Development Company unite together to mark Horizon's Topping Out ceremony.



From left to right, Olivier Roualec, Groupe Legendre CEO and Lee Henry JDC Managing Director at the Topping Out ceremony for Horizon

*A Topping Out ceremony is traditionally believed to bring good luck to a building, and it was certainly a memorable occasion for everyone involved in the construction of this landmark residential development at Horizon, as it moves ever closer to completion and becoming a brand new community at St Helier's Waterfront.*





H O R I Z O N

STEP BY STEP GUIDE  
TO THE  
COMPLETION PROCESS

*Horizon's façade is inspired by the natural beauty of the surroundings and the floor to ceiling glazing captures the light of the sun moving across the bay. Learn more about the next steps you will need to follow in order to complete the buying process within this contemporary waterfront development.*

Mortgage Provider:	Telephone:	Email:
Barclays	812957	xranewmortgageenqui1@barclays.com
NatWest	282262	mortgagecentrejersey@rbsint.com
Lloyds	07797 720 733	jerseymortgages@lloydsbankinternational.com
Skipton	509501	jerseyenquiries@skiptoninternational.com
Santander	885000	mortgages@santanderinternational.co.uk
Butterfield	843333	jersey@butterfieldgroup.com
HSBC	606616 / 606505	mortgage.jsy@hsbc.com

Additional Fees

Your conveyancing fees are paid by Jersey Development Company. If you are obtaining a mortgage there will be a charge to cover your lawyer's correspondence with your chosen mortgage provider. Please obtain these costs from your lawyer.

ENTITLED First Time Buyers will receive reduced Stamp Duty costs for any property under the value of £500,000. LICENSED First Time Buyers are responsible for paying Stamp Duty at the normal rate.

— 01. Sign up

- ▶ Sign contracts and pay the 10% deposit.

— 02. Practical Completion date confirmed

- ▶ The Practical Completion (PC) date is the date from which the building can be occupied. We cannot permit any access until we have received the legal PC certificate.

JDC will notify you in advance of the expected PC date. This is the time to make contact to secure your mortgage, if you have not already done so.

— 03. Apply for your mortgage

- ▶ Approach your chosen mortgage provider/broker to initiate borrowing. As mortgage approval can take up to 2-3 months, we advise starting the process as soon as you receive a PC date from JDC.

There are six lenders on the island as follows: Lloyds, Santander, Barclays, Skipton, HSBC, Natwest and Butterfield. Contact details are opposite.

— 04. Valuation

- ▶ If you are securing a mortgage, a valuation by an independent surveyor is required. The mortgage provider will arrange a valuation directly with Jersey Development Company, there is nothing you will need to do to organise this. Note this does not happen until after PC.

— 05. Offer letter

- ▶ Upon successful completion of your valuation and mortgage application, you will be provided with an offer letter and loan documentation which will be sent to your lawyers.

— 06. Inspection

- ▶ As the completion date nears, our team will book you in to inspect your apartment, this will not take place until after PC. This is your only opportunity to 'snag' your apartment to check for any faults, and your only opportunity to access your apartment prior to hand over. JDC aims to rectify any faults prior to handing over your keys. Please check your apartment thoroughly during your inspection. You may bring one contractor with you during your inspection to 'measure up'.

— 07. Instruction to proceed

- ▶ Notify your lawyers that you are happy to proceed with completion and instruct them to draw down on the funds provided by the mortgage provider. If you are supplementing the borrowing with your own additional funds, we advise that you transfer these directly to your lawyer in advance of your inspection so that it does not delay the completion process.

— 08. Transfer of funds

- ▶ The funds provided by your mortgage provider will be transferred by your lawyer to our lawyer - this process can take up to 24 hours.

— 09. Collect your keys

- ▶ Once our lawyer has received your completion funds, your contract is fulfilled and we will invite you to collect your keys to hand the apartment over to you.



ISLAND MORTGAGES

# Found the right home? Let us arrange the right mortgage

As fellow islanders, our local mortgage specialists are here to arrange a mortgage that works for you.

Whether you're buying for the first time, moving, remortgaging or buying to let, your dedicated Lloyds Mortgage Manager will guide you through the whole process. We can offer appointments within days, either in branch or by phone.

You could lose your home if you don't keep up your mortgage repayments.

You must be aged 18 or over, residency and lending criteria apply.

Visit us in branch, online at [islands.lloydsbank.com/mortgages](https://islands.lloydsbank.com/mortgages) or email us on [jerseymortgages@lloydsbankinternational.com](mailto:jerseymortgages@lloydsbankinternational.com)

**LLOYDS BANK**   
LLOYDS BANK INTERNATIONAL

Lloyds Bank Corporate Markets plc is authorised and regulated in the UK as the non ring-fenced bank of the Lloyds Banking Group. The Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc are each separately licensed as regulated deposit-takers in their respective jurisdictions. Lloyds Bank Corporate Markets plc is independent from Lloyds Bank plc, which is authorised and regulated in the UK as the ring-fenced bank of the Lloyds Banking Group. For more information on ring-fencing visit [international.lloydsbank.com/ringfencing](https://international.lloydsbank.com/ringfencing). Agreement will be subject to valuation and formal offer. Lending is at the Bank's discretion and you must be 18 or over and resident in Jersey, Guernsey, Alderney or the Isle of Man to apply. Security will be required. How much we lend, the rate available to you and the issue of a loan is subject to our assessment of your circumstances. The Bank conducts its business in accordance with local legal and regulatory requirements, including anti-money laundering requirements which require the Bank to disclose information that would otherwise be confidential in circumstances where the Bank suspects its customer is benefiting or engaging in criminal activity including tax fraud. Lloyds Bank International is a trading name of Lloyds Bank Corporate Markets plc, Jersey Branch. Lloyds Bank Corporate Markets plc's registered office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales with company number 10399850. The Jersey branch of Lloyds Bank Corporate Markets plc's principal place of business is 9 Broad Street, St Helier, Jersey JE4 8NG and is licensed by the Jersey Financial Services Commission. Lloyds Bank Corporate Markets plc, Jersey Branch, subscribes to the Jersey Code of Practice for Consumer Lending. If you email us, please do not include any sensitive personal information as email is not secure and could be read by others. This information is correct as of December 2021 and is relevant to Lloyds Bank International products and services only.

## M E E T T H E M O R T G A G E E X P E R T S A S E X C I T E D A B O U T Y O U R N E W P R O P E R T Y A S Y O U A R E

*There are many aspects to buying your dream home, but a pretty important one is getting the right mortgage. We therefore caught up with the Mortgage Team at Lloyds Bank International to get the expert view on what's important when managing people's dreams.*



**As a team, your combined experience stretches to over 100 years. With such dedicated service and knowledge, what do you think customers value as being important?**

**Jon:** Feedback tells us that customers really appreciate communication every step of the way. It can be a stressful time, and so we always try to remove that stress as much as we can. As part of our role, we have to demonstrate evidence that a mortgage is affordable, so a key priority for us is not only guiding them through the initial process, but also giving customers the reassurance that what they're applying for is affordable.

**Liz:** Customers also need a service that's quick, but efficient. It's therefore really important to provide that mortgage decision as soon as possible – it's everything really. We always push to get there, subject to having all the information we need of course.

**What should anyone looking for their first home with a mortgage consider doing first?**

**Jackie:** Come and chat to us as soon as you can. We can help anyone understand what's possible and guide them through the process, even before the process really begins in full. For example, a lot of times when we do a mortgage calculation, we've found the mortgage is actually cheaper than the rent customers are currently paying, so it's crucial that we get to know them, and they get to know us as soon as possible.

We can also go over things as many times as they want, making sure they fully understand everything before deciding. It's such a big thing buying your first home, so many young first-time buyers bring their parents on the journey with them, which is great.

**The world of real estate never seems to stand still. What changes have you made, if any, to keep pace, especially for first-time buyers?**

**Danny:** Well, we've just re-launched our 95% first-time buyer mortgage, so those dreaming of their first home only need a 5% deposit for a property up to a maximum of £500k. Of course, they'll need 10% if their dream is an apartment in the Horizon development.

Customers can also now borrow up to six times their income for mortgages up to 90% loan-to-value, to an increased maximum lend of £900K – it's five times their income for 95% loan-to-value. On top of that, we've also increased the maximum age for the end of a mortgage term to 80 from 75 and mortgage terms overall to 40 years from 35.





**After so many years you must enjoy being Mortgage Managers. What is it that keeps you so motivated?**

**Michelle:** It has to be overwhelming job satisfaction. Being part of the Island community ourselves, it's such a great feeling to be helping the people of Jersey to purchase their new homes – everything from getting the mortgage sanctioned to phoning on the day of court to confirm they are homeowners. From day one, customers start thinking that their dreams can happen, and then when they get the keys it's amazing. A great feeling that many perhaps never thought possible.

**David:** The passion we have for helping customers on the mortgage journey never seems to go away either. Most of us feel we're buying their home with them, so if we're being totally honest, we get more excited than the customers sometimes!

We'd be delighted to support Horizon purchasers in securing a mortgage, so definitely come and see us for an initial chat before your apartment is due for completion.



The team at Lloyds Bank International consist of: Jon, Liz, Michelle, Jackie, Danny, David and Owain.

**Important Information:**

Lending is at the Bank's discretion and you must be 18 or over and resident in Jersey, Guernsey, Alderney or the Isle of Man to apply. Security will be required. How much we lend, the rate available to you and the issue of a loan is subject to our assessment of your circumstances.

Please do not send any sensitive information if you do email us, as information sent via email is not secure and could be read by others.



*Our branch opening times are 9.30 to 16.30 Monday to Friday and 9.00 to 13.00 on Saturday, however we have flexibility to meet you between 8.00 and 17.00 on weekdays and can accommodate evening appointments by arrangement.*

*Please contact us at [jerseymortgages@lloydsbankinternational.com](mailto:jerseymortgages@lloydsbankinternational.com) to make an appointment.*





# THE WATERFRONT'S DESTINATION ADDRESS

Horizon offers a new level of contemporary living at the water's edge, take a look at the remaining apartments to purchase within Horizon.



## WEST

W711 Duplex	Levels 7/8	3 Bed / 3 Bath	2 Parking	1290 Sq Ft	£POA	1 X Store Room
W712 Duplex	Levels 7/8	3 Bed / 3 Bath	2 Parking	1205 Sq Ft	£POA	1 X Store Room

## SOUTH

S811 Duplex	Level 8/9	3 Bed / 3 Bath	2 Parking	1181 Sq Ft	£POA	1 X Store Room
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## EAST

E707	Level 7	2 Bed / 2 Bath	2 Parking	933 Sq Ft	£POA	1 X Store Room
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# Let's make it personal

With a personal loan from Close Finance, we can help you turn your new house into your dream home.



## P E R S O N A L I S E Y O U R H O M E W I T H C L O S E F I N A N C E

*At Close Finance, we understand how much it means to you to make your home your own. For over 50 years, our personal loans have helped individuals, couples, and growing families to adapt and personalise their space in the Channel Islands. We're proud of what we do, how we help, and the service we provide.*



With a personal loan from Close Finance, you can have the freedom and flexibility to put your personal stamp on your new home. From kitchens, bathrooms, annexes and home offices, you won't have to wait to live in the home of your dreams.

We believe that a well-designed loan should offer peace of mind, not sleepless nights, which is why it's essential that we consider each loan and circumstance individually. We understand that every requirement is different, so we really take the time to listen.

Our success relies on the quality of our people, and our team of specialists have a wealth of experience in finance and lending so that we can deliver you the highest possible standards of service, handling your needs with efficiency and understanding.

Why not give us a call to discuss your requirements? Our consultations are free and confidential. Meet Simon, Cleone and Claire from our team:

Simon is one of our Business Development Managers, and he brings over 18 years of experience in the finance industry.

"I get great pleasure in seeing clients achieve their dreams. From the joy of approving a deal to the satisfaction of a completed project - whether for home or business - it's wonderful to know I've been a part of making people's lives better."

Cleone covers our full spectrum of loans. Like all members of our team, she's friendly and approachable and excels at evaluating and determining her client's needs.

"I believe we draw enormous strength from the fact that we are a Channel Islands-based business. Since our Islands are unique, we know the importance of making underwriting decisions on the Island."

Claire takes a considered approach to every individual she works with, ensuring you receive the personalised service you'll come to expect with us. A true people person, she loves helping customers, both old and new.

"It's an exciting time when you move house, but it can often be stressful too. With a smooth process from start to finish, we're here to help, and we love seeing our customers' photos of how our personal loans have helped them achieve their vision."

PERSONAL LOANS | MOTOR FINANCE | ASSET FINANCE | BUSINESS FUNDING

T 01534 737341 W [www.closefinanceci.com](http://www.closefinanceci.com)  
Jersey Conway House, Conway Street, St Helier, Jersey JE4 5SR



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**GREEN  
GOOSE**  
GOLF & LEISURE



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[www.ampgolf.co.uk](http://www.ampgolf.co.uk)

 @ampgolfperformance

 @ampgolfperformance

The Pavillions, La Route de Beaumont, St Peter, JE3 7BR

## GREEN GOOSE GOLF & LEISURE

*Centrally located at Beaumont, the original O.T Bäckerei building (Organisation Todt bakery) first constructed in 1942, has been transformed into three exciting new entities:*

- Green Goose Golf and Leisure
- Green Goose Coffee Shop
- AMP Golf Performance Centre



### *Green Goose Golf and Leisure*

With something for golfers and non-golfers alike, we sell a range of top brands for men and women, including:

- **Kjus clothing** – where functionality and performance meet fashion. Our premium collection is now stocked in over 75 of the top 100 US pro shops, and nine out of ten of the top ten UK pro shops.
  - Nike and Ralph Lauren clothing and shoes.
  - Callaway, Taylormade and Ping golf clubs.
  - A superb collection of putters - Scotty Cameron and Odyssey.
- **Oakley sunglasses** – A diverse range of sunglasses that will appeal to those taking part in sports and people looking for stylish sunglasses for all occasions.
- **Sabbot hats** – High quality, stylish and guaranteed cruelty-free headwear.
  - Golf shoes and accessories.

Most of our clothing ranges are perfect for other activities, but our Ralph Lauren leisurewear has been particularly popular with our coffee shop customers!

Opening hours are **10:00 to 18:00 Monday to Saturday**, with late night shopping **Wednesdays** until **20:00**. We are also open from **10:00 to 16:00 on Sundays**.

With Christmas fast approaching, we are confident that we have the perfect gift for your loved ones!

For more information, please contact [golf@greengoosejersey.com](mailto:golf@greengoosejersey.com).



# A M P G O L F P E R F O R M A N C E C E N T R E

*A state-of-the-art golf performance centre with the latest world-class golf technology.*



Any person who wishes to use the AMP Golf Performance Centre facilities for their own personal practice sessions will be required to sign up as an AMP Golf Patron for a 12-month period.

Patrons have access to the bespoke booking system which provides players with access to the latest Trackman and Puttview technology.

Players are able to choose from playing some of the world's best courses, hitting balls on a virtual driving range with real time data feedback or completing challenges such as nearest the pin.

**Patrons receive:**

- An AMP Golf welcome pack
- Three free guest passes per year
- A 10% discount on hot drinks from the Green Goose Coffee Shop
- Preferential invites to exclusive patron events
- A performance centre introductory session

Pricing for 2022 is £299 for 12 months, however Horizon purchasers will receive a free 'Express Session' if sign up is completed before the end of January.

You don't however have to be a Patron to access golf coaching at the centre. A range of lessons are available with award-winning PGA Advanced Professional, Alex Mollin, who is currently undertaking a Postgraduate Diploma / MSc in Sports Performance Coaching with the University of Stirling.

Alex is an ASQ Level 3 qualified coach, is TPI Level 3 Golf certified and has undertaken a wide range of coaching qualifications since turning professional in 2010.

The Centre is also available to hire for private / corporate events and provides the perfect location to impress guests with something different. We work with our customers to create bespoke packages, such as wine tasting and golf combined!

For more information on the above, please contact [info@ampgolf.co.uk](mailto:info@ampgolf.co.uk).

# G R E E N G O O S E C O F F E E S H O P

*Serving speciality, ethically sourced North Star coffee of the highest quality alongside a range of Storm Teas, it is most definitely worth taking a trip West!*



Breakfast items, lunches and snacks are also available, with toasties, bagels and milkshakes being some of the most popular items on our menu.

Opening hours are **08:00 to 15:00 Monday to Friday**, and **08:30 to 15:30 on weekends**.

For more information, please contact [coffee@greengoosejersey.com](mailto:coffee@greengoosejersey.com).

Vouchers are available for all areas of the business.









◀ H O R I Z O N ▶

May we take this opportunity to wish you all a wonderful Christmas  
and all the very best for 2022.



Monday & Friday - 10:00 - 16:00  
Tuesday & Thursday - 10:00 - 17:00  
Saturday - 10:00 - 13:00

CHRISTMAS CLOSING TIMES  
Our Sales Office closes on 24th December  
and reopens on 4th January 2022.

01534 721097 | [info@horizon.je](mailto:info@horizon.je)  
[www.horizon.je](http://www.horizon.je)