



PRODUCTIVITY INCENTIVISATION TAX

THE LONG OVERDUE FIRST
STEP IN GENUINE TAX REFORM

VERSION 1.0.0

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PUBLIC CONSULTATION DRAFT

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THIS IS A LIVING DOCUMENT

This document may be updated throughout the public consultation period in response to feedback, technical review, new information, and ongoing policy development.

Readers are encouraged to check periodically for the latest version of PIT, together with supporting materials and an expanding Frequently Asked Questions (FAQ) section.

Tap the button below to check whether a newer version of PIT is available.



Each edition of this document contains a version number and "Last Updated" date to help readers confirm that they are viewing the most recent version. The FAQ may already address questions, concerns, or suggestions raised by other readers, so it is worth reviewing before submitting feedback.

Comments, questions, and suggestions on PIT are welcome and should be submitted to david.goy@deputies.gov.gg ideally before 1 July 2026. This will allow sufficient time for feedback to be considered before the proposal is submitted to the States Greffier on 7 July 2026.



By the end of this document you will understand...

- What PIT is, and why it protects ordinary Guernsey households far better than blunt, punishing measures like GST, personal income tax hikes, or public service cuts
- The three revenue pipelines that make up PIT
- The problems each revenue pipeline is designed to address
- How each revenue pipeline would work in practice
- Who each revenue pipeline applies to, and who it is designed to protect

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WHAT IS PIT

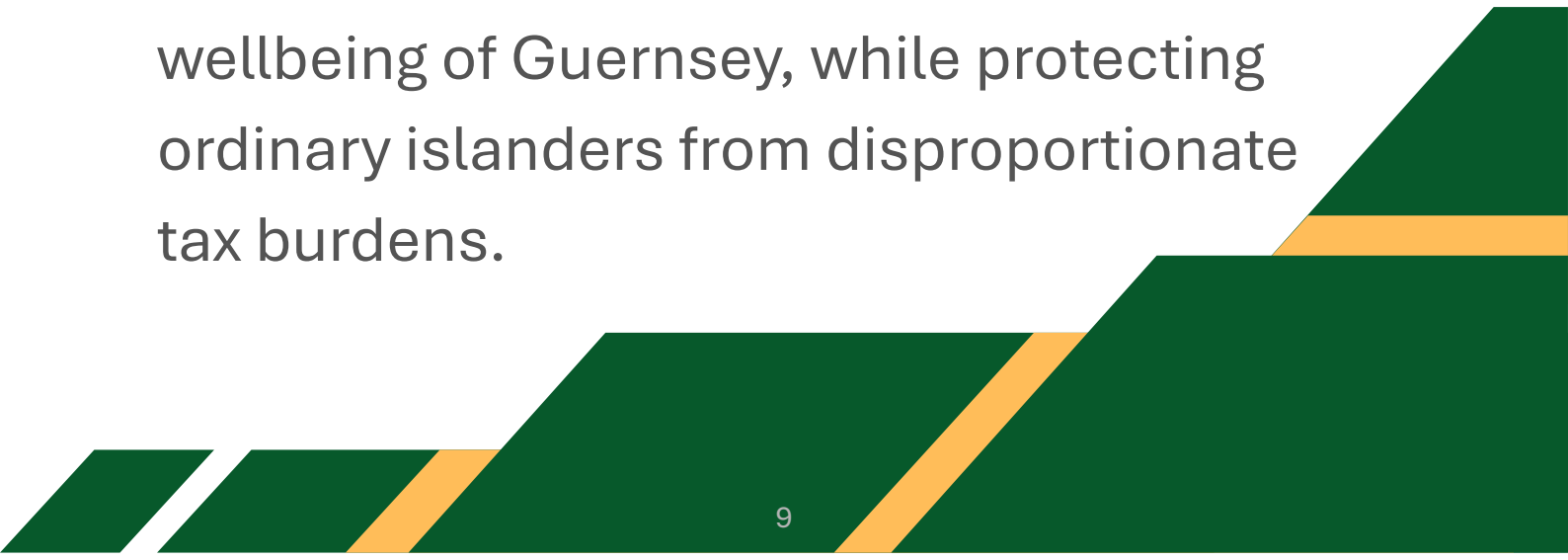
At its core, the *Productivity Incentivisation Tax (PIT)* is a tax framework designed to address structural under-contribution in the tax system and ensure more proportionate contribution to the fiscal wellbeing of Guernsey. It consists of three revenue pipelines:



UNDERUTILISED PROPERTY LEVY
FAIR CONTRIBUTION LEVY
PREMIUM ASSET LEVY



Collectively, these are designed to ensure that those with the greatest financial means contribute proportionately to the fiscal wellbeing of Guernsey, while protecting ordinary islanders from disproportionate tax burdens.



Who PIT Will Not Affect

To understand who PIT applies to, it is helpful to first understand who it does **not** apply to.

If you answer **NO** to all seven questions below, then PIT does not apply to you.

1. Residential Property

Do you own, control, or have a beneficial interest in a Guernsey residential property that is not your main home and is vacant or substantially underused?

This **excludes** properties that are:

- Actively rented to tenants
- Undergoing major renovation or structural works
- Awaiting planning permission or redevelopment approval
- Subject to probate or estate administration
- Vacant due to a resident moving into medical or specialist care
- Being actively and demonstrably marketed for sale or rent

Continue →

2. Commercial Property

Do you own, control, or have a beneficial interest in a Guernsey commercial property that is vacant or substantially underutilised?

This **excludes** properties that are:

- Actively occupied by your own business
- Leased to an independent commercial tenant
- Undergoing a change of use or awaiting planning permission
- Undergoing refurbishment, remediation, or fit-out works
- Held as part of a documented strategic or institutional reserve

Continue →

3. High-Value Property (Top 10% TRP) with Minimal/No Local Tax and Social Security Contribution

Do you own, control, have a beneficial interest in, or occupy a Guernsey residential property in the top 10% of TRP ratings while structuring your affairs in a way that results in little or no local income tax or social security contributions being paid?

4. High-End Motor Vehicles

Do you own, control, or have a beneficial interest in a private non-commercial road vehicle that is located in, used in, or made available for use in Guernsey, and that had an original purchase price of £75,000 or more?

This **excludes**:

- Vehicles over 30 years old (classic or heritage vehicles)

Continue →

5. Luxury Marine Vessels

Do you own, control, or have a beneficial interest in a private vessel that is located in, used in, or made available for use in Guernsey waters, and that is 15 metres or more in length?

This **excludes**:

- Commercial fishing vessels
- Cargo vessels
- Commercial charter vessels
- Emergency, rescue, or search-and-rescue vessels

6. Private Aviation

Do you own, control, or have a beneficial interest in a private aircraft that is based in, used in, or made available for use in Guernsey?

This **excludes**:

- Scheduled commercial airlines
- Commercial charter operators
- Emergency, medical, or rescue aviation services

Continue →

7. High-Value Property Transactions

Do you, or any entity you control or have a beneficial interest in, intend to acquire or dispose of any Guernsey residential or commercial property for consideration of £2.5 million or more?

This **excludes**:

- Charitable and public-benefit organisation acquisitions
- Court-ordered or hardship-related transfers (including divorce, insolvency, and probate)
- Intra-family and inheritance transfers, subject to the conditions set out in this framework

If your answer to all seven questions is **NO**, then PIT does **not** apply to you.



WHY PIT

Every major proposal so far ultimately falls into one of three categories: it either increases the financial burden on ordinary islanders, makes Guernsey a less attractive place to do business, or reduces the quality of life on our island.

GST falls most heavily on middle-income households. Combined with inflation and rising living costs, they place additional pressure on families already feeling the squeeze.

Corporate tax increases risk penalising the productive sectors of our economy. Increasing the cost of doing business weakens Guernsey's international competitiveness and threatens the industries that create jobs, attract investment, and generate economic growth.

Personal income tax increases and higher social contributions immediately reduce the disposable income of working households and local entrepreneurs. More importantly, they miss the underlying problem: they target earned income while leaving substantial pools of passive, structured, and underutilised wealth largely untouched.

Across-the-board spending reductions are often little more than stealth public service cuts. Rather than addressing systemic procurement failures, inefficiencies, or major project overruns, blanket departmental reductions force frontline services to do more with less. The result is declining service standards, reduced public confidence, and a gradual erosion of quality of life.

But it doesn't have to be this way.

That is because a significant amount of unproductive wealth is already sitting on our island.

PIT is a framework for fiscal due diligence. It ensures that the most basic question of governance is addressed first: *whether those with the greatest means are already contributing proportionately.*

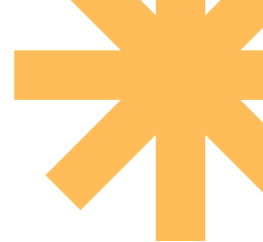
It is not credible to impose additional burdens on middle-income households through income tax rises or consumption taxes without first examining contribution at the top end of the distribution. In its current form, a portion of this wealth does not contribute meaningfully to States revenues, creates limited employment, and makes a relatively modest contribution to the wider local economy. PIT ensures this foundational assessment is carried out properly.

**PIT creates a well from which
untapped, unproductive
wealth can be drawn.**

PIT Revenue Pipeline 1

UNDERUTILISED PROPERTY LEVY





When Homes Become Wealth Storage

According to States data from 2025, around 183 residential properties in Guernsey appear to be vacant based on extremely low or near non-existent electricity usage. The true figure may be even higher if other indicators, such as water consumption, internet usage, and waste disposal records, are also taken into account.

And that is before accounting for holiday homes and commercial properties that are left vacant or underused.

The use of high-value land and property, both residential and commercial, as passive wealth storage is not unique to Guernsey.

Around the world, wealthy individuals often purchase properties that are rarely occupied or never rented out because they do not need the income, treating them primarily as stores of wealth rather than homes for people or premises for businesses.

But on an island of just 24 square miles facing a housing shortage, land and housing are simply too scarce to be left sitting idle.

UNDERUTILISED PROPERTY LEVY

Turning Passive Wealth Storage Into Public Revenue

Under PIT, vacant and underused properties, both residential and commercial, would be subject to a punitive Tax on Real Property (TRP) rate through the *Underutilised Property Levy* (UPL).

The objective is to discourage the use of Guernsey property as passive wealth storage. Owners of such properties would be incentivised either to sell them at a reasonable price, helping to increase supply and stabilise the property market, or to bring them back into productive use by leasing them out and providing much-needed housing or commercial space.

Those who choose to continue holding Guernsey property as passive wealth storage would be required to make a substantial financial contribution through the levy on such properties. The revenue raised would be directed into a Social Housing Fund.

How It Works →

In a Nutshell

The *Underutilised Property Levy* is designed to ensure that valuable land and property do not sit idle while the island faces a housing shortage.

It does this by:

- Applying an enhanced TRP rate to vacant and underused properties, including those held primarily for passive wealth storage
- Utilising existing tax-return systems for compliance rather than creating a new bureaucracy
- Using the existing TRP framework as the collection mechanism to keep administration simple and costs low
- Distinguishing between residential and commercial properties
- Providing sensible exemptions for genuine cases
- Ensuring system integrity through targeted verification using existing States data sources and occupancy-based cross-checking

Occupancy Declaration

PIT proposes the introduction of a simple Occupancy Declaration, which property owners can complete to indicate the occupancy status of their property.

This declaration will be integrated into the **annual personal tax return**, enabling the occupancy status of properties owned directly by individuals to be recorded as part of the standard filing process.

For properties held through trusts or corporate structures, the beneficial owner may appoint a locally based agent to handle the administration and submission of the annual declaration.

Residential Properties

When completing the Occupancy Declaration, the property owner or appointed agent must select one primary status covering the preceding calendar year.

They need only select the appropriate option from the list below.

Principal Residence (Owner-Occupied)

Definition:

The property is the owner's principal and permanent home and is occupied for a minimum of 183 days per year, or is otherwise demonstrably the owner's principal residence.

Verification Requirements:

Confirmation that the owner's personal income tax profile corresponds to the property address.

Levy:

Not liable, as principal residences fall outside the scope of the levy.

Continue →

Actively Leased

Definition:

The property is occupied by legitimate third-party tenants under a formal lease agreement for a cumulative minimum of 183 days per year.

Verification Requirements:

- Confirmation that the tenant is an arm's-length party not owned, controlled, or otherwise connected to the property owner
- Disclosure of the tenant's legal identity
- Disclosure of the annual rental or lease consideration

Levy:

Not liable, as the property contributes to Guernsey's housing supply.

Continue →

Exempt Status

Definition:

The property is currently unoccupied or underutilised but qualifies for a temporary exemption.

Approved Exemption Categories:

Actively Marketed (Maximum 12 Months)

- Property is actively listed for sale or lease
- Listing must be at a reasonable and verifiable market rate
- Upon expiry, the property will be reassessed based on its occupancy status

Structural Renovation / Awaiting Planning

- Property is undergoing substantial structural works
- Or is awaiting determination of a planning application

Probate / Estate Administration

- Occupancy is prevented by ongoing probate proceedings, executorship, or other legal estate matters.

Medical or Care Transition

- The owner is residing long-term in hospital or a registered care facility.

Levy:

Not liable while exemption criteria are met.

Continue →

Secondary Residence / Holiday Home

Definition:

The property is structurally sound and habitable but is used primarily for seasonal, recreational, or occasional occupation and falls below the threshold for principal residence status.

Levy:

Properties in this category are subject to the *Underutilised Property Levy*. A 12-month grace period applies before the levy is activated, allowing owners time to bring the property into productive use or alternative occupancy.

Long-Term Vacant

Definition:

The property has remained substantially unoccupied and unused for a cumulative period exceeding 12 months without qualifying for any approved exemption.

Levy:

Properties in this category are subject to the *Underutilised Property Levy*. A 12-month grace period applies before the levy is activated, allowing owners time to bring the property into productive use or alternative occupancy.

Commercial Properties

When completing the Occupancy Declaration, the property owner or appointed agent must select one primary status covering the preceding calendar year.

They need only select the appropriate option from the list below.

Actively Occupied (Owner-Operated)

Definition:

The property is actively utilised by the owner's business for commercial, retail, industrial, hospitality, or professional operations.

Verification Requirements:

Company or owner's tax reference number.

Levy:

Not liable, as the property is in active commercial use.

Continue →

Actively Leased

Definition:

The property is leased to an independent arm's-length commercial tenant actively operating from the premises.

Verification Requirements:

- Tenant tax reference number
- Lease commencement and termination dates
- Where the tenant is connected to the owner, evidence of genuine commercial activity must be provided, including active trading, employment, and business substance at the premises

Levy:

Not liable, as the property is actively leased to an independent commercial tenant.

Continue →

Exempt Status

Definition:

The property is temporarily vacant but qualifies for a legitimate exemption.

Approved Exemption Categories:

Actively Marketed (Maximum 12 Months)

- Property is actively marketed through a recognised commercial agent
- Asking price or lease terms must reflect prevailing market conditions
- Upon expiry, the property will be reassessed based on its occupancy status

Material Change of Use / Awaiting Planning

- Property is vacant due to a pending planning application relating to redevelopment or change of use
- The application must have been formally validated by the Development & Planning Authority

Structural Refurbishment or Remediation

- Property is undergoing major refurbishment, environmental remediation, or tenant fit-out works

Levy:

Not liable while exemption criteria are met.

Continue →

Long-Term Vacant / Non-Operational

Definition:

The property has remained substantially vacant, unleased, or non-operational for more than 12 months without qualifying for an exemption.

Levy:

Properties in this category are subject to the *Underutilised Property Levy*. A 12-month grace period applies before the levy is activated, allowing owners time to bring the property into productive use or alternative occupancy.

Strategic or Institutional Reserve

Definition:

The property is temporarily non-operational due to approved long-term redevelopment, infrastructure projects, phased estate management, or similar strategic considerations.

Exemption Conditions:

- Exemption is granted only upon approval by the relevant authority
- Exemption must be reviewed periodically
- No exemption may continue indefinitely without reapproval

Levy:

Not liable while exemption criteria are met.

Compliance Verification

The *Underutilised Property Levy* operates on an Occupancy Declaration system designed to keep administration simple and low-cost. Any knowingly false or misleading declaration is an offence and may result in financial penalties, recovery of unpaid levies, interest and surcharges, and prosecution.


To maintain confidence in the system, the States may carry out targeted checks from time to time.

Occupancy declarations may be verified using existing data, including:

- Electricity consumption
- Water usage
- Waste disposal records
- Other relevant States data sources

Where necessary, additional information may be requested, including internet usage data obtained through lawful processes.

Continue →



To prevent misuse of renovation-based exemptions, properties declared as undergoing structural renovation or remediation must show clear evidence that works are actively progressing. This may include planning approval (where required), active contractor engagement, and a defined works schedule. Where works are stalled, indefinite, or not progressing, the property may be reclassified as vacant or underused for levy purposes.

For commercial properties, compliance checks may also consider evidence of:

- Active employment on site
- Business activity conducted from the premises
- Arm's-length lease arrangements
- Other indicators of genuine commercial use

Levy Calculation

The *Underutilised Property Levy* would be calculated as:


$$\begin{aligned} \textit{Underutilised Property Levy (UPL)} \\ = D \times TRP \end{aligned}$$

Where:

- **TRP** represents the property's Tax on Real Property liability
- **D** represents a policy-determined deterrence multiplier

The multiplier acts as a policy lever that allows the States to calibrate the strength of the incentive.

Continue →



Higher multipliers increase the financial cost of leaving property vacant or underused, encouraging owners to:

- Sell the property
- Lease the property
- Return the property to productive use
- Or contribute significantly to the island in return for keeping it idle

PIT recommends that the multiplier be set at a sufficiently high level from the outset, for example 50× TRP or greater, to ensure the levy functions as a genuine deterrent rather than a nominal charge. If the cost of leaving a property vacant or underused is too low, it is unlikely to influence behaviour, particularly among owners with substantial financial resources. The multiplier should therefore be set at a level that creates a meaningful incentive either to bring the property into productive use or to make a significant contribution in return for keeping it idle.

Collection Mechanism

The *Underutilised Property Levy* would be collected through the existing TRP collection framework.

This approach:

- Minimises administrative complexity
- Avoids the need to establish a separate collection system
- Reduces implementation costs.
- Allows the levy to be administered using existing States infrastructure

Using TRP as the collection mechanism also ensures proportionality. Larger and more valuable properties would attract larger levies, ensuring that the burden scales according to the value of the asset being withheld from productive use.

Transitional Grace Period

When first introduced, the States may choose to provide a transitional grace period of up to 24 months before full levy liability applies.

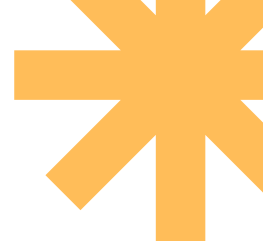
This grace period could subsequently be reduced to 12 months, or further if required, as market conditions evolve.

Like the multiplier, the grace period serves as a policy lever that can be adjusted to achieve the desired balance between market stability and behavioural change.

PIT Revenue Pipeline 2

FAIR CONTRIBUTION LEVY





When Wealth and Contribution Become Disconnected

Under current tax arrangements, it is possible to structure financial affairs in ways that classify substantial inflows as non-personal income. As a result, some high-net-worth individuals can appear to have minimal personal income on paper and therefore contribute little or no personal income tax in Guernsey, despite ordinary islanders paying the standard 20% rate on their earnings.

Evidence of this anomaly already exists.

In 2026, the States confirmed that there are between 500 and 560 households within the top 10 percent of TRP property values whose combined income tax and social security contributions are lower than the median paid by households across the Bailiwick.

The States further report that between 380 and 390 of these households are pensioners, although it is not specified whether these are pension-age individuals whose sole income is a pension, or pension-age individuals with additional income sources that are not currently captured within taxable income.

Continue →



It's difficult to assess from available data how pension-only households could sustainably maintain properties in this bracket, which may be valued in the multi-million-pound range.

This still leaves *110 to 180 working-age households* in some of the island's most expensive properties, within the top 10 percent of TRP values, *contributing less than the median household in tax.*

This raises a fundamental issue of fairness. Ordinary working households pay tax on their wages as income by default, while some higher-wealth households are able to structure their affairs in ways that reduce their apparent contribution. When fiscal pressure arises, it is often middle-income households that are most exposed through higher taxes, increased charges, or reduced public services.

An anomaly of this scale in any private business would trigger an immediate internal audit. That some households occupy the top 10% of premium residential estates while contributing less to public finances than an ordinary working family indicates a lack of basic fiscal due diligence in the current system.

The *Fair Contribution Levy* (FCL) is a corrective framework of financial oversight designed to restore structural integrity to Guernsey's tax base and ensure that contribution remains proportionate to financial means.

THE FAIR CONTRIBUTION LEVY

Ensuring Contribution Reflects Financial Means

The Fair Contribution Levy is designed to address situations where a household's standard of living is significantly higher than the level of tax contribution reflected by its declared income.

The objective is not to penalise wealth, but to ensure that those with the greatest financial means make a fair and proportionate contribution to the public services, infrastructure, and stability from which they benefit.

Under PIT, assessment of contribution would not rely on taxable income alone. While income can be reduced, deferred, or restructured through financial arrangements, the property a household occupies often provides a more consistent indicator of overall financial means and standard of living.

Continue →

Households whose existing tax contributions already reflect their means would be unaffected. However, where a material gap exists between a household's standard of living and its contribution, the FCL would establish a minimum contribution floor.

Unless exempt, such as genuine pensioners or dependants, households occupying high-value properties while contributing less than would typically be expected of a household of that standard of living under existing tax arrangements would be offered a choice.

They may either disclose relevant inflows previously treated as non-taxable and make a standard 20% contribution under the Transparency Pathway, or alternatively remain within their existing arrangements and make an additional contribution through the Fair Contribution Levy.

Those who choose the Fair Contribution Levy pathway would also have the opportunity to reduce their liability through Economic Contribution Credits, earned by creating genuine employment opportunities within Guernsey.

How It Works →

In a Nutshell

The *Fair Contribution Levy* is designed to ensure that households enjoying a very high standard of living make a fair and proportionate contribution to Guernsey's public finances.

It does this by:

- Using existing TRP, tax, and social security data to identify households whose contribution appears significantly lower than would typically be expected for their standard of living
- Looking beyond declared taxable income alone, recognising that substantial financial inflows can sometimes be structured in ways that fall outside the scope of ordinary income tax
- Providing sensible exemptions for genuine pensioners, dependants, and households with no undeclared sources of income
- Offering a Transparency Pathway that allows untaxed inflows to be voluntarily declared and taxed at the standard 20% rate

Continue →

- Allowing liability to be reduced through *Economic Contribution Credits* earned by creating genuine jobs in Guernsey
- Ensuring that high-value residency results in either a fair fiscal contribution to the island or a direct investment in the local workforce
- Utilising existing States data and tax administration systems rather than creating a new bureaucracy

Fair Contribution Assessment

Tax on Real Property (TRP) is Guernsey's annual property tax. One TRP unit represents either one square metre of built property or fifty square metres of land.

The States already hold TRP records for every property on the island, together with records of income tax and social security contributions. Under PIT, these existing datasets would be used each year to identify households residing in properties falling within the **top 10%** of residential TRP values.

Any proposal to increase or decrease the 10% threshold shall require approval by a two-thirds majority of the States of Deliberation. This safeguard provides long-term certainty to households while ensuring that any future expansion or contraction of the framework can occur only where there is broad political consensus.

Continue →

The assessment is based on beneficial occupancy, meaning the adults actually residing in the property, regardless of whether the property is owned personally, jointly owned, held through a trust, or held through a corporate structure.

The initial data-matching exercise takes place entirely within the States. No household is contacted and no action is required at this stage.

The States would compare the household's Total Tax Contribution (its combined income tax and social security contributions) against a calculated Target Contribution.

The Target Contribution is determined as:

$$\text{Target Contribution} = N \times A$$

Where:

- **A** (The Benchmark) represents the Median Household Tax Contribution, representing the median combined income tax and social security contribution of ordinary resident households.

Continue →

- **N** (The Multiplier) represents a scaling factor derived from the property's TRP rating relative to the median residential TRP value in the Bailiwick:

$$N = \text{Assessed Property TRP} / \text{Median Residential TRP}$$

Where:

- **Assessed Property TRP** is the TRP rating of the property under review
- **Median Residential TRP** is the median TRP value for an ordinary residential property in the Bailiwick

This ensures that the Target Contribution rises proportionately with the value and scale of the property occupied by the household.

Example *N* Calculation:

- Median family home: 150 TRP
- High-value property: 500 TRP

Using this example...

$$N = 500 / 150 = 3.33$$

Continue →

In this example, applying N as the multiplier means a household occupying a 500 TRP property would be expected to make a combined income tax and social security contribution approximately 3.33 times that of a household occupying a 150 TRP property. This is a relatively conservative benchmark.

If a household's Total Tax Contribution is equal to or greater than its Target Contribution, it is deemed to have satisfied the FCL requirements. No assessment notice is issued and no further action is required.

If a household's Total Tax Contribution falls below its Target Contribution, it may become liable for the *Fair Contribution Levy*. The shortfall is calculated as:

$$\begin{aligned} & \textit{Fair Contribution Levy (FCL)} \\ & = \text{Target Contribution} - \text{Total Tax Paid} \end{aligned}$$

Resolving a Fair Contribution Shortfall

Each adult beneficial occupant in a household that falls below its Target Contribution would receive an **FCL Assessment Notice**.

However, the household is not automatically liable for the Fair Contribution Levy. Before any liability arises, each beneficial occupant is given an opportunity to demonstrate that an exemption applies.

Continue →

Exemption

An individual occupant may apply for an exemption from the *Fair Contribution Levy* for that year by providing one of the following:

- A sworn declaration confirming that they are a genuine pensioner, defined as a person whose primary income consists solely of State pensions or recognised occupational pensions
- A sworn declaration confirming that they are a dependant who relies financially on another beneficial occupant of the household
- A sworn declaration confirming that they have no monetary inflows beyond those already declared in their personal tax return, including confirmation that they have not received undeclared income, trust distributions, capital inflows, corporate loan disbursements, consultancy earnings, investment yields, or other forms of "stealth income"

If *all* beneficial occupants within the household qualify for an exemption, no further action is required for that year.

Continue →

Verification Condition

Any person applying for an exemption must consent to a Revenue Service review of their financial position.

Where evidence indicates a level of spending or wealth inconsistent with declared means, the exemption may be denied. In such cases, the *Fair Contribution Levy* becomes payable and any applicable penalties or surcharges may also be imposed.

Continue →

If an Exemption Does Not Apply

If *one or more* beneficial occupants within a flagged household do not qualify for an exemption, responsibility for resolving the shortfall rests jointly and severally with the **FCL Liable Entity**.

The FCL Liable Entity is defined as:

- The legal or beneficial owner of the property, where the property is owner-occupied; or
- The principal leaseholder named on the tenancy agreement, where the property is rented

At this point, the FCL Liable Entity may choose between two pathways.

Continue →

Pathway 1: The Transparency Pathway

Where the FCL Liable Entity or a non-exempt occupant receives personal inflows that are not currently subject to the standard 20% income tax rate, such as trust distributions, capital receipts, or capital inflows structured as loans, they may elect, **in lieu of paying the full *Fair Contribution Levy***, to:

- Declare those inflows to the Revenue Service as taxable income, and
- Pay the standard 20% tax rate on the declared amount through their next personal tax return, and
- Pay a Transparency Adjustment, calculated as a percentage of the household's assessed Fair Contribution Levy liability. The applicable rate may be set by the States at a level considered appropriate to encourage uptake of the Transparency Pathway

Successful disclosure and payment satisfy the FCL requirement for that year, and the household is recorded as compliant.

Continue →

Verification Condition

Choosing the Transparency Pathway also requires consent to a Revenue Service review of the household's financial arrangements.

Where undisclosed inflows are subsequently identified, under-declaration penalties may apply and the household may become liable for the full *Fair Contribution Levy*.

Continue →

Pathway 2: The FCL Pathway

Where a household contains one or more non-exempt occupants and the FCL Liable Entity chooses not to utilise the Transparency Pathway, the *Fair Contribution Levy* becomes payable.

To ensure that the levy does not discourage productive economic activity, liability may be reduced or entirely offset through **Economic Contribution Credits** earned by creating genuine employment opportunities within Guernsey.

Continue →

Economic Contribution Credits

The Fair Contribution Levy is intended to operate as a contribution floor, ensuring that households enjoying a very high standard of living make a proportionate contribution towards the island's public finances.

However, direct investment in Guernsey's workforce can be just as valuable to the island as direct tax revenue.

For this reason, an FCL Liable Entity may earn Economic Contribution Credits by creating genuine local employment.

Continue →

The credit is calculated as:

$$C = K \times E$$

Where:

- ***E*** represents total eligible employment costs, comprising gross salaries paid to local residents together with employer social security contributions
- ***K*** is a policy lever determined by the States

Examples:

- ***K* = 1.0 (Neutral):** Every £1 spent on local employment offsets £1 of FCL liability
- ***K* = 1.2 (Growth Incentive):** Every £1 spent on local employment offsets £1.20 of liability
- ***K* = 0.5 (Revenue Focused):** Every £1 spent on local employment offsets 50p of liability

Continue →

The final levy payable is therefore:

$$\begin{aligned} & \text{FCL Payable} \\ & = \max(0, \text{Target Contribution} - \text{Total Tax Paid} - C) \end{aligned}$$

This ensures that liability can never fall below zero and prevents excess credits from generating a payment from the States.

The core principle of the *Fair Contribution Levy* is designed to ensure that high-value residency generates a tangible benefit for Guernsey.

Either a fair fiscal contribution is made towards public services, or a direct investment is made into the local workforce through genuine job creation.

Either the States receive the contribution, or islanders receive the jobs.

Either way, Guernsey benefits.

Collection Mechanism

The *Fair Contribution Levy* would be administered and collected through the existing Revenue Service framework.

Where a household becomes liable for the levy, an FCL Assessment Notice would be issued to the FCL Liable Entity setting out the amount payable after any applicable exemptions, Transparency Pathway elections, or Economic Contribution Credits have been taken into account.

This approach:

- Utilises existing tax administration systems and compliance processes
- Avoids the need to establish a separate collection authority
- Minimises administrative complexity and implementation costs
- Allows the levy to be integrated into existing assessment, billing, and enforcement procedures

Amounts due under the *Fair Contribution Levy* would be recoverable in the same manner as other tax liabilities administered by the Revenue Service.

PIT Revenue Pipeline 3

PREMIUM ASSET LEVY



THE PREMIUM ASSET LEVY

Ensuring Proportionate Contribution from Premium Asset Ownership

The Bailiwick provides the stability, infrastructure, and regulatory framework that enables the acquisition and operation of high-value assets, including private aircraft, luxury marine vessels, high-performance vehicles, and high-value property transactions.

These assets are made possible by a range of public systems and services, including transport networks, ports, airspace management, and the legal and administrative infrastructure that supports ownership, transfer, and operation.

The *Premium Asset Levy* (PAL) is based on a simple principle: where individuals have greater capacity to access and benefit from premium, infrastructure-enabled assets, it is appropriate that they make a proportionate contribution to maintaining the systems that enable them.

Continue →

The objective is not to discourage asset ownership, but to ensure that those with the greatest capacity to participate in premium asset markets also make a proportionate contribution to the shared infrastructure and institutional stability that underpins such ownership.

In essence, PAL reflects proportionate contribution aligned with capacity and participation in premium asset systems.

How It Works →


In a Nutshell

The *Premium Asset Levy* ensures that ownership of high-value assets contributes proportionately to the public infrastructure, services, and institutional systems that make such ownership possible.

It does this by:

- Applying targeted levies to premium vehicles, private aircraft, luxury vessels, and high-value property transactions
- Linking contribution to clearly defined asset value tiers rather than income declarations alone
- Using existing registration, aviation, maritime, and conveyancing systems for administration and collection, avoiding the need for new bureaucratic structures or additional administrative burden
- Distinguishing between commercial, public-interest, and private luxury use

Continue →

- 
- Providing targeted exemptions for essential, emergency, and cultural or heritage uses
 - Ensuring that high-value asset ownership results in a proportionate contribution to shared infrastructure and institutional stability

PAL Framework Overview

The PAL framework consists of four components:

- *Premium Road Levy*
- *Private Aviation Levy*
- *Luxury Marine Levy*
- *High-Value Document Duty*

Each component is designed to ensure that different categories of premium asset ownership make a proportionate contribution to shared public systems.

PREMIUM ROAD LEVY



Premium Road Levy

The *Premium Road Levy* applies an annual tiered surcharge to private, non-commercial road-registered vehicles classified as luxury or high-value.

The objective is to ensure that ownership of premium vehicles contributes proportionately to the public systems that enable and support their use.

PIT recommends the following tier structure:

- **Tier 1 (£75,000 – £150,000):** Entry-level premium vehicles
- **Tier 2 (£150,001 – £300,000):** High-performance and prestige vehicles
- **Tier 3 (£300,001+):** Ultra-high-value and collector-grade vehicles

Continue →

Levy Calculation

To minimise administrative complexity, the levy is calculated as a multiplier applied to an existing fee already collected through established States systems:

$$\text{Premium Road Levy} = M_R \times R_B$$

Where:

R_B (The Road Baseline): The standard annual vehicle registration or licensing renewal fee.

M_R (The Road Multiplier): The policy-determined premium asset factor calibrated to the vehicle's value tier:

- **Tier 1 Multiplier:** $M_R = 5x$ to $10x$ baseline fee
- **Tier 2 Multiplier:** $M_R = 15x$ to $25x$ baseline fee
- **Tier 3 Multiplier:** $M_R = 40x$ to $50x$ baseline fee

Continue →

Implementation

The Revenue Service is empowered to determine and adjust the specific multiplier values (M_R) within each tier, informed by annual transport infrastructure funding requirements.

Collection Mechanism

The surcharge is calculated automatically and applied at the point of annual vehicle registration renewal.

Exemptions

Vehicles of recognised historical significance (generally over 30 years old) are exempt, reflecting their cultural and heritage value.

PRIVATE AVIATION

LEVY



Private Aviation Levy

The *Private Aviation Levy* applies to non-commercial private aircraft utilising aviation facilities within the Bailiwick.

The objective is to ensure that ownership and operation of private aircraft contributes proportionately to the public systems and specialist infrastructure that enable private aviation.

PIT recommends the following tier structure:

- **Tier 1:** Light aircraft and turboprops
- **Tier 2:** Mid-size business jets
- **Tier 3:** Large and long-range executive jets

Continue →

Levy Calculation

To minimise administrative complexity, the levy is calculated as a multiplier applied to existing aviation fees already collected through established States systems:

$$\text{Private Aviation Levy} = M_A \times A_B$$

Where:

A_B (The Aviation Baseline):

- **For Resident Aircraft:** The standard annual hangarage or long-term parking tariff invoiced by Guernsey Ports
- **For Itinerant Aircraft:** The standard landing fee and associated airport charges payable on arrival

M_A (The Aviation Multiplier): The progressive aviation asset factor calibrated by tier:

- **Tier 1 Multiplier:** $M_A = 1.5 \times$ baseline fee
- **Tier 2 Multiplier:** $M_A = 5.0 \times$ baseline fee
- **Tier 3 Multiplier:** $M_A = 10.0 \times$ baseline fee

Continue →

Implementation

The Revenue Service, in coordination with Guernsey Ports, determines and periodically reviews the aviation multipliers (M_A).

Collection Mechanism

The levy is collected through existing airport charging systems administered by Guernsey Ports and authorised handling operators:

- **Resident / Base-Operated Aircraft:** Applied as an annual surcharge alongside hangarage or long-term parking charges issued by Guernsey Ports
- **Itinerant / Visiting Aircraft:** Applied as a surcharge alongside existing landing, parking, and handling charges collected through established airport charging systems

Continue →

Exemptions

- Commercial and charter operations
- Emergency and air ambulance services (including search and rescue)
- State and diplomatic aircraft

LUXURY MARINE

LEVY



Luxury Marine Levy

The *Luxury Marine Levy* applies to non-commercial vessels utilising maritime facilities or services within Bailiwick waters.

The objective is to ensure that ownership and operation of luxury marine assets contributes proportionately to the public systems and maritime infrastructure that support their use within Bailiwick waters.

PIT recommends the following tier structure:

- **Tier 1 (15m – 20m):** Large leisure craft
- **Tier 2 (20m – 35m):** High-demand luxury vessels
- **Tier 3 (35m+):** Superyachts and ultra-large vessels

Continue →

Levy Calculation

To minimise administrative complexity, the levy is calculated as a multiplier applied to existing maritime fees already collected through established States systems:

$$\text{Luxury Marine Levy} = M_M \times M_B$$

Where:

M_B (The Marine Baseline):

- **For Resident Vessels:** The standard annual mooring or marina berthing invoice issued by Guernsey Ports
- **For Visiting Vessels:** The standard harbour, mooring, berthing, or visiting vessel tariff applicable to the vessel

M_M (The Marine Multiplier):

The progressive maritime asset factor calibrated by tier:

- **Tier 1 Multiplier:** $M_M = 1.5 \times$ baseline fee
- **Tier 2 Multiplier:** $M_M = 3.0 \times$ baseline fee
- **Tier 3 Multiplier:** $M_M = 6.0 \times$ baseline fee

Continue →

Implementation

The Revenue Service, in coordination with Guernsey Ports and the Harbour Master, determines and periodically reviews the marine multipliers (M_M).

Collection Mechanism

The levy is collected through existing maritime charging systems administered by Guernsey Ports and other relevant authorities:

- **Resident Vessels:** Automatically applied alongside annual mooring or berthing invoices issued by Guernsey Ports
- **Visiting Vessels:** Applied through existing harbour, mooring, berthing, or visiting vessel tariff systems administered by the relevant authority

Continue →

Exemptions

- Commercial fishing, cargo, and charter operations
- Emergency and search and rescue vessels
- State and diplomatic vessels

HIGH-VALUE DOCUMENT DUTY



High-Value Document Duty

The *High-Value Document Duty* applies to high-value residential property transactions at the point of conveyance.

The objective is to ensure that acquisition of premium residential property contributes proportionately to the public systems, infrastructure, and stability that underpin property values within the Bailiwick.

PIT recommends the following tier structure:

- **Tier 1 (£2.5M – £5M):** Entry-level high-value property transactions
- **Tier 2 (£5M – £10M):** Elevated capital transactions
- **Tier 3 (£10M+):** Ultra-high-value property transactions

Continue →

Levy Calculation

To minimise administrative complexity, the levy is calculated as a multiplier applied to an existing duty already collected through established States systems:

$$\text{High-Value Document Duty} = M_D \times D_{\text{Standard}}$$

Where:

D_{Standard} (The Duty Baseline): The standard statutory Document Duty calculated on the purchase price of the property at the point of conveyance

M_D (The Duty Multiplier): The progressive premium asset factor applied to high-value transactions:

- **Tier 1 Multiplier:** $M_D = 1.25x$ the standard duty liability (representing a 25% premium surcharge)
- **Tier 2 Multiplier:** $M_D = 1.50x$ the standard duty liability (representing a 50% premium surcharge)
- **Tier 3 Multiplier:** $M_D = 1.75x$ the standard duty liability (representing a 75% premium surcharge)

Continue →

Implementation

The Revenue Service, in coordination with the Housing Department, sets and reviews the multipliers (M_D) based on broader market conditions and infrastructure funding requirements.

Collection Mechanism

The surcharge is calculated and applied at the point of conveyance through the existing Document Duty collection system at the Greffe.

Continue →

Exemptions

- Charitable and not-for-profit acquisitions by independently registered public-benefit organisations, subject to verification that no direct or indirect private benefit arises
- Court-ordered or hardship-related transfers (including divorce and probate)
- Intra-family and inheritance transfers: Exemptions apply to transfers of property between close family members, including transfers made as part of inheritance, estate succession, or bona fide intra-family arrangements. To qualify for exemption, the transfer must result in a genuine change in beneficial ownership, and the property must not remain under the same effective control or arrangement as before the transfer. Where arrangements preserve prior ownership or control through connected parties, trusts, or associated entities, the exemption will not apply.



IMPORTANT CONCEPTS



The Finance Sector is **NOT** the Same as High-Net- Worth Individuals

Too often, these two very different groups are conflated.

- The finance sector, which accounts for nearly half of the island's GDP, generates its income largely from *international clients*.
- High-net-worth individuals (HNWIs) living in Guernsey, who may or may not contribute meaningfully to the local economy.

These are not the same thing, and in many cases they are not related at all.



High-Net-Worth Individuals are **NOT** All the Same

Their economic contribution, and tax arrangements can vary enormously.

- Some run genuinely productive businesses on the island and employ local people.
- Some are high-earning professionals.
- Some live primarily off capital, investments, or trust distributions.
- Some live in local market properties; others live in the open market.

Many structure their financial affairs to reduce their tax liability. *Some are able to appear so poor on paper that they pay little or no income tax or social security contributions.* Others rely on tax caps to limit the amount they contribute.



GST is **NOT the Best Way to Ensure Fair Contribution from Wealthy Residents**

A high-net-worth individual's day-to-day spending has little meaningful impact on the wider economy, let alone justify imposing GST on the rest of the island.

Billionaires and multi-millionaires are still people. There is a natural limit to how much any one person can spend or consume on a day-to-day basis.

And when they do spend, a significant share of that spending often takes place online or off-island rather than within the local economy.

While occasional large expenditures, such as luxury home renovations or high-end vehicle purchases, do occur, they are infrequent and inconsistent, making them an unreliable basis on which to justify a tax policy such as GST.



FREQUENTLY ASKED QUESTIONS

FAQS

Will rich people leave Guernsey if we make them pay taxes under PIT's *Fair Contribution Levy*?

The *Fair Contribution Levy* (FCL) is aimed at situations where there is a substantial gap between a household's apparent standard of living and its contribution to the island. Those who already contribute proportionately have little reason to be concerned; FCL is not designed to negatively impact them.

Many high-net-worth individuals already make significant contributions to Guernsey. Some operate productive businesses that create employment opportunities for islanders. Others are high earners who already pay substantial amounts of income tax and social security. FCL is designed to protect these productive contributors.

The concern addressed by FCL is different. Under current arrangements, some individuals are able to structure their affairs so that they contribute little or no income tax and social security despite enjoying a very high standard of living. In some cases, they may occupy some of the island's most valuable properties while contributing less than an ordinary working household.

FCL is designed to address these specific issues. Wealthy individuals who already contribute proportionately, whether through taxation, employment creation, or other genuine economic activity, will not be negatively affected.

PIT's *Fair Contribution Levy* (FCL) uses the value and size of a person's property as an indicator of financial means. How accurate is that?

No measure is perfect, but it is arguably a more reliable indicator than taxable income alone.

Under current arrangements, it is possible for substantial financial inflows to be structured in ways that fall outside the scope of ordinary income tax. As a result, some individuals with very significant financial means can appear to have relatively little taxable income on paper.

By contrast, occupying one of the island's largest and most valuable properties usually requires access to substantial financial resources. Such properties involve significant acquisition, maintenance, insurance, utility, and lifestyle costs that must be funded somehow. While genuine exceptions exist, such as certain pensioners or dependants, property occupation often provides a more consistent indication of financial means than declared taxable income alone.

The purpose of the FCL is therefore not to assume that everyone living in a high-value property is wealthy. Rather, it is to identify situations where there appears to be a significant mismatch between a household's standard of living and its reported contribution.

Where such a mismatch exists, the FCL simply asks a reasonable question: if a household has the means to occupy one of the island's most valuable properties, but reports very little taxable income, what is the source of the financial resources supporting that lifestyle?

How much revenue will PIT generate?

Providing a precise revenue estimate before detailed modelling would be speculative. Experience also shows that revenue forecasts often differ from actual outcomes.

However, the uncertainty surrounding PIT's revenue is itself a strong argument for its introduction. At present, the States do not know the full extent to which financial resources flow through households occupying the island's highest-value properties because the current system does not assess whether apparent standards of living align with fiscal contribution. PIT is therefore, in part, an exercise in fiscal due diligence.

It is also important to recognise that PIT is not designed solely to raise revenue. If the *Underutilised Property Levy* (UPL) generates little or no revenue, it suggests vacant homes and underused commercial properties have been returned to productive use. If the *Fair Contribution Levy* (FCL) generates little or no revenue because households utilise Economic Contribution Credits, it suggests greater investment in local employment, salaries, training, and economic activity.

In short, PIT is designed to produce positive outcomes whether revenue is raised or not. If PIT raises significant revenue, the States benefit from capturing contribution that the current system currently fails to capture. If PIT raises little or no revenue because behaviour changes, the housing market, workforce, and wider economy benefit instead.

The more important question therefore is whether the States should first ensure that existing sources of potential contribution are being fully captured before introducing broader taxes on the everyday spending of ordinary islanders.

Why not raise personal income tax as an alternative to GST?

Raising personal income tax is not the lesser of two evils. It suffers from the same structural flaw: it primarily affects those whose income is already fully visible to the tax system.

Ordinary working islanders who receive their income through wages and salaries cannot avoid an income tax increase; any rise is reflected directly in their take-home pay. By contrast, some high-net-worth individuals are able to structure their affairs through corporate entities, trusts, capital distributions, or other arrangements that may generate substantial financial inflows without creating equivalent taxable personal income.

As a result, income tax increase risks placing a greater burden on working households while leaving some of the island's highest-wealth residents largely unaffected.

PIT takes a different approach. Rather than increasing taxes on those already contributing through the existing system, it seeks first to address areas where contribution and economic capacity may have become disconnected.

Before asking ordinary islanders to pay more through higher income taxes or broader consumption taxes, it is reasonable to ensure that existing sources of potential contribution are being fully captured. **PIT is designed to undertake that fiscal due diligence first.**

Is it true that a 3% GST would only increase shelf prices by 3%, plus a one-off inflationary impact of 1.9%, meaning prices would rise by only 4.9%?

No. That interpretation misunderstands both what the 1.9% figure represents and how prices are formed in the real economy.

In official modelling, the 1.9% figure is not an addition to the 3% GST rate. Rather, it is the estimated average increase in the overall cost of living across the economy following the introduction of GST.

However, that estimate is itself based on a theoretical model and should not be mistaken for a prediction of what individual prices will do in practice.

In reality, introducing GST would require businesses to invest time, labour, software, accounting systems, record-keeping, compliance procedures, and professional services. Those costs do not disappear. They become part of the cost of doing business.

At every stage of the supply chain, importers, wholesalers, distributors, retailers, and service providers would face additional administrative burdens. To maintain viability, many businesses would seek to recover at least some of those costs through higher prices.

While GST itself does not compound, thanks to the system of input tax credits, the administrative labour, software, accounting, and compliance costs associated with operating the system can accumulate at multiple stages of the supply chain.

Continue →

As each business recovers its own additional costs, those increases become embedded in the underlying price of goods and services before they reach the final consumer.

This issue is particularly relevant in a small jurisdiction such as Guernsey.

Large multinational firms can spread compliance costs across millions of transactions. Smaller local businesses do not enjoy the same economies of scale. Fixed compliance costs must be spread across a much smaller customer base, increasing the likelihood that those costs are reflected in prices.

As a result, the ultimate impact on consumers is not determined solely by the GST rate itself. It is also influenced by how businesses respond to the additional costs and complexity associated with operating the system.

The key point is that this figure should not be interpreted as a guarantee that prices will rise by only 4.9%. It is a modelled estimate, not a prediction. Nor does it capture every source of upward price pressure associated with introducing a new indirect tax system. The real-world impact will depend on how businesses, consumers, and markets respond in practice.

This is precisely why PIT starts from a different premise: fiscal policy should begin by examining whether existing capacity for contribution is being fully captured, rather than assuming the only option is to raise broad-based taxes.

It's easy to collect the Occupancy Status of a property owned by an individual by having them tick a box on their personal tax return. But what about properties owned through trusts or corporate structures?

The mechanism is tied directly to the property, not to the owner's personal identity.

Every property in Guernsey already has a unique identifier within the Property Cadastre. Whether a property is owned by an individual, a local company, an offshore corporate structure, or a trust, it has a permanent master record within that database.

Rather than creating an entirely new system, the property's Occupancy Status would simply become an additional data field attached to its existing Cadastre record.

Submission Process

For properties held through trusts, companies, or other corporate wrappers, the declaration would be submitted directly by the local fiduciary, trustee, company administrator, or appointed agent through the Revenue Service's online portal, using the property's unique Cadastre/TRP reference number.

Automated Reconciliation

At the end of each filing period, the Revenue Service would run a simple query against the Cadastre database to identify any property records that have not received a valid Occupancy Status declaration.

Continue →

This eliminates the need for tax officers to manually trace through complex layers of corporate ownership, nominee arrangements, or trust structures.

The declaration is linked entirely to the property itself.

If a premium property does not have a valid declaration recorded against its unique Cadastre reference by the filing deadline, the levy is triggered automatically, regardless of who ultimately owns the asset.

In short, the Occupancy Status is a field within the property's Cadastre record, not a field within an individual's tax record. The system therefore follows the property, not the ownership structure.

Under the *Underutilised Property Levy (UPL)* and *Fair Contribution Levy (FCL)*, who is responsible for paying the levy when a property is held through a trust, company, or other non-individual structure?

Liability always attaches to the legal owner of the property as recorded in the Central Property Cadastre.

The framework applies established Guernsey corporate and trust law principles to determine responsibility for payment:

Corporate Structures: Where a property is legally owned by a company or other corporate body, the levy is payable from the company's funds. The company's directors, or any locally appointed resident agent or corporate service provider responsible for administration, are responsible for ensuring the levy is declared and paid.

Trust Arrangements: Where a property is held in trust, the trustees are liable for the levy in their fiduciary capacity. The levy is payable from the trust's assets, whether from income or capital. The licensed fiduciary or trustee responsible for administering the trust is responsible for ensuring compliance.

By attaching liability to the legal owner recorded in the existing Property Cadastre, the Revenue Service can administer, assess, and collect the levy using existing TRP and property records.

This removes the need to manually trace complex chains of corporate ownership, nominee arrangements, or layered trust structures.

Regardless of how ownership is organised, the levy follows the property and its recorded legal owner.

Continue →

Note:

For the *Fair Contribution Levy* (FCL), the PIT framework deliberately separates the assessment criteria from the liable entity.

The assessment criteria determine *why the levy applies*. For properties held through trusts, companies, or other non-individual structures, this assessment is based on the economic profile of the underlying Ultimate Beneficial Owner (UBO).

The liable entity determines *who is responsible for payment*. In all cases, liability attaches to the legal owner of the property as recorded in the Central Property Cadastre, whether that owner is an individual, company, trustee, or other legal arrangement.

In simple terms, the UBO determines whether the levy is triggered, while the legal owner of record is responsible for paying it.

END OF CURRENT VERSION

Feedback, questions, and suggestions are welcome at:
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