COLLAS CRILL

Latest Jersey House Price Index statistics for Q3 2025

NOVEMBER 2025

The report on the House Price Index (HPI) for the third quarter of 2025 has been released and gives us a clear position as to how the market has performed as the year progresses.

Property prices

Reassuringly, the seasonally mix adjusted average price for Q3 is 1% higher compared to Q2 of this year and 2% higher than Q3 of 2024.

We see turnover at 55% higher than Q3 last year and a wonderful 26% higher than the last quarter, albeit these figures are still well below (dare I say it) pre-pandemic averages.

Average property prices for quarter three of 2025

- One-bedroom apartments decreased to £325,000 (from £328,000 of last quarter)
- Two-bedroom apartments increased to £523,000 (from £499,000 of last quarter)
- Two-bedroom houses increased to £565,000 (from £543,000 of last quarter)
- Three-bedroom houses increased to £763,000 (from £710,000 of last quarter)
- Four-bedroom houses increased to £1,280,000 (from £1,105,000 of last quarter)

Rental market

Landlords continue to shed rental stock (as many as 29 units in Q3). Many believe this to be caused by the increase in regulatory impositions on residential landlords. We also see rental prices remaining static but it is speculated that this will increase marginally as private rental stock reduces and therefore demand increases.

Finance

Turning to financing, whilst mortgage rates set by mainstream mortgage providers in the UK have reduced by up to 1.5%, locally the mortgage rates again show no movement since the beginning of the year.

It is forecast that the Bank of England monetary committee will announce that the current Base Rate of 4% will remain static until the budget is released in December 2025. Experts speculate that the Base Rate will drop by a maximum of 0.25%, but

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may remain stagnant, fuelling fears that this will not assist the high rates of inflation still marked at 3.8%, which should be no more than 2%. We will have to watch this space.

Collas Crill has one of the largest real estate teams in Jersey. Should you require any advice or guidance on buying or selling property in, please contact a member of the team listed on the right hand side of the page.

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