

THE HJC MAGAZINE

ISSUE 20

**FEATURED:
HJ COLLECTION NAMED
PROPERTY DEVELOPER OF
THE YEAR 2025!**

MEET US AT OUR 2026 ROADSHOWS AROUND THE UK

Catch up on the 2025 events
and see if we are coming to a
city near you in 2026.

MEET THE HJ COLLECTION TEAM IN BRAINTREE

HJ Collection has grown, meet
our team based at Braintree,
Essex.

GROWTH APPROACH TO PROPERTY

Explore our approach to
acquisitions and what it means
for our pipeline.



Christmas Competition

Scan the QR code to enter this year's
HJ Collection Christmas Competition!



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DISCLAIMER

The opinions, beliefs and viewpoints expressed by the various authors and forum participants on this website do not necessarily reflect the opinions, beliefs and viewpoints of Conscious Team Members. All development information and details are intended to give a general indication of the proposed developments and the developer reserves the right to alterations. Images are used for illustrative purposes only. Development figures were correct at the time of print on 12/25. Articles written by external sources, and referenced as such, are published in his or her words and do not reflect HJ Collection.

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— 2025 IN NUMBERS

A Year of Growth and Delivery



2025 has been a milestone year for HJ Collection. From delivering high-quality homes across the UK to returning substantial value to our investors, the year has been defined by progress, trust, and continued momentum. As we close out the year, we are proud to share the numbers that tell the story of our growth.

£32+ Million

RETURNED TO INVESTORS TO DATE

15 Live Sites

UNDER DEVELOPMENT

680+ Residential Units

DELIVERED BY THE HJ COLLECTION TEAM

£120 Million GDV

ACROSS CURRENT PROJECTS

60% Rise of USA Clients

INCREASE IN US-BASED INVESTMENT

100% Headcount Increase

OUR TEAM HAS DOUBLED

Behind each of these figures lies the dedication of our team, the strength of our partnerships, and the trust placed in us by our investor community. 2025 has not only seen us expand the scale of our developments, but also reinforce our commitment to transforming urban spaces into vibrant communities.

These achievements are more than milestones—they represent the real impact of our collective efforts, from providing affordable housing solutions to generating tangible returns for our investors.



CELEBRATING SUCCESS

Sponsorship of England's Karate Team at the IKGA World Championships

From 8–10th August in Chiba, Japan, more than 1,500 competitors representing 37 countries affiliated with the International Karate-do Goju-kai Association (IKGA) came together for one of the most prestigious events in the karate calendar.

We are proud to have sponsored

the England squad, who demonstrated exceptional dedication, resilience and sportsmanship throughout three demanding days of competition. With schedules beginning at 8:30 a.m. and running late into the evening.

Their hard work was rewarded with an impressive medal haul

of 1 Gold, 3 Silver, and 6 Bronze.

This outstanding performance placed England 9th in the overall medal table, with several athletes narrowly missing the podium in hard-fought repechage rounds. We congratulate the entire team on their achievements and are honoured to support them on the international stage.



HJ COLLECTION ROADSHOW

**Get Ready for Our 2026 Roadshows.
We Will Be Travelling the UK and
Can't Wait to Meet You!**

RSVP**3RD
FEB****Surrey Roadshow**

03 February 2026
 18:30 - 20:30

**20TH
MARCH****Edinburgh Roadshow**

20 March 2026
 18:30 - 20:30

**16TH
APRIL****Pop-Up Roadshow**

16 April 2026
 18:30 - 20:30

**4TH
JUNE****London Roadshow**

04 June 2026
 18:30 - 20:30

**2ND
JULY****Mid-Year Webinar**

02 July 2026
 17:00 - 18:00

**8TH
OCT****London Roadshow**

08 October 2026
 18:30 - 20:30

**13TH
NOV****Manchester Roadshow**

13 November 2026
 18:30 - 20:30

**3RD
DEC****End-of-Year Webinar**

03 December 2026
 17:00 - 18:00



Looking back on our latest Roadshows in 2025

LONDON HJC ROADSHOW RECAP

Hosted on the 8th floor at our Canary Wharf office, the last of this year's London roadshow delivered an elevated and memorable experience for both clients and prospects, marking our most successful event to date with over 95 attendees. The setting provided an ideal backdrop for the evening, where guests were welcomed into a vibrant, engaging atmosphere designed to encourage conversation and connection.

The event featured an in-depth and interactive Q&A session, giving attendees the opportunity to speak directly with our team, explore key updates, and gain greater insight into our ongoing projects.

A standout element of the evening came from the clients who kindly volunteered to share their experiences on camera. Their video testimonials, which will be available to view shortly, offer authentic perspectives and reinforce the strong, trust-based relationships we continue to build. Overall, the roadshow proved to be a significant milestone, further strengthening our connection with both long-standing and prospective investors.

GLASGOW HJC ROADSHOW RECAP

The HJ Collection Roadshow ventured to Scotland this year for the first time. Hosted at The Social Hub in Glasgow, proved to be an outstanding success and a memorable milestone for our team. Stepping into a new region is always an exciting moment, and the enthusiastic response we received made the occasion even more special. With around 35 clients and prospects in attendance, the event delivered an intimate yet highly engaging atmosphere that encouraged meaningful conversations and genuine connection.

Guests had the opportunity to meet our team, ask questions, and gain deeper insight into our latest updates and ongoing projects.

What truly set the evening apart was the overwhelmingly positive feedback from attendees. Many clients expressed how much they enjoyed the roadshow and mentioned they would like to return next year, this time bringing along friends and family. With such strong encouragement and a fantastic first turnout, we are delighted to confirm that we will indeed be hosting the Glasgow roadshow again next year, continuing to grow our presence and community in Scotland.

Live Project Map

PRIMED FOR POTENTIAL



"At HJ Collection, we're proud of the progress we've achieved and the strong foundations we've built through the dedication of our team, the trust of our partners, and the continued support of our valued investors. Your contribution is central to our success, and we remain deeply grateful for your commitment.

With new projects continually emerging, we're excited to build on our momentum - each development aligned with our mission to lead in sustainable, high-quality property regeneration across key UK regions.

Our vision is clear: to transform underutilised spaces into desirable, affordable homes, while delivering the security and strong returns our investors expect. It's a mission powered by those who believe in our work, and we look forward to what we can accomplish together."

REECE MENNIE, CEO

Ipswich



Lowestoft



Weybridge



Cobham



DEVELOPING SPACES INTO DYNAMIC PLACES

Meet Our Growing Team



Reece Mennie, CEO

Reece Mennie is a seasoned investor, entrepreneur and business leader. The Founder and CEO of award-winning nationwide property developer HJ Collection, property investment specialists Hunter Jones Group, and forward-thinking digital marketing agency Bigas Marketing, Reece's entrepreneurial journey began at 17 when he left full-time education to help his father manage a print business. Here, his natural sales acumen quickly doubled the company's growth and increased its staff from four to ten within his first year in the industry.

HJ Collection

Reece launched HJ Collection in 2019, with an overarching vision to acquire unloved commercial sites and repurpose them into residential units. In just five years, the company has grown into a reputable property development firm, supported by a team of over 20 property development specialists and an innovative turnkey business model - whereby the entire acquisition and development process is managed in-house.



HJ Collection has successfully acquired 15 sites and leveraged permitted development rights to establish a pipeline GDV in excess of £100 million, which is forecast to surpass £120 million by the end of 2025. This success has resulted in HJ Collection returning £32+ million to their investors.

Accomplished Business Figure

Throughout his career, Reece Mennie has received numerous prestigious accolades, including recognition at the National LIS and the Forty Under 40 awards. Reece is also known for his successful podcast series "Mennie Talks," which has further cemented his status as a leading figure in the property industry. Dedicated to supporting local businesses and community members, Reece is an investor and director of Loughton-based Boxing Academy, Dennis & Dyer, which is fast becoming a go-to fitness establishment in the Essex area. He also mentors young and aspiring entrepreneurs with their own business ideas.



For more information, visit: www.reece-mennie.com

DEVELOPING SPACES INTO DYNAMIC PLACES

Meet Our Growing Team



Graham Harrison Head of Projects

Graham leads project delivery at HJ Collection, drawing on over 30 years of experience across diverse industries, including the management of large-scale construction projects for tier one firms.

His meticulous and relentless approach ensures every aspect of a project is thoroughly considered, driving outcomes that meet the highest standards of quality, safety, and efficiency. Graham is committed to delivering projects on time and within budget, while fostering a culture of excellence and accountability throughout his teams.



Nestor Lisbey - MCIOB Head of Construction

Nestor, our Construction Lead, embarked on his construction journey at 17, joining Laing O'Rourke as a trainee construction manager on high-scale residential schemes. He then transitioned to healthcare projects, including a state-of-the-art cancer medical research facility in London.

With invaluable experiences at Multiplex, he managed mixed-use commercial and residential developments. Most recently, Nestor contributed to Skanska's flagship project at 20 Ropemaker, a 24-storey commercial development. His diverse background and expertise make him an invaluable asset to our team.



Luke De Stefano Operations

Luke is a skilled professional with extensive experience in capital raising, property acquisitions, and brokering deals. Since HJ Collection's inception, he's been crucial for consecutive growth, leveraging his network and HJ Collection's approach. With a keen eye for opportunities, he's involved in £80m+ transactions and a £250m+ GDV.

Luke is widely esteemed for his collaborative spirit, unwavering work ethic, and unbridled passion for property development, all of which have propelled HJ Collection to the forefront of the property development industry.

DEVELOPING SPACES INTO DYNAMIC PLACES

Meet Our Growing Team



Dean Byles Site Manager

Dean, our Site Manager, brings two decades of invaluable experience in the construction industry to our team. With a diverse background that includes roles with the London Underground, various plumbing contractors, and a North London loft conversion specialist, Dean has honed his skills and expertise across different sectors.

Recently joining HJ Collection, Dean is enthusiastic about contributing to our development team. In his role, he will serve as a site manager on upcoming projects, bringing his wealth of knowledge and passion for construction to ensure successful project execution.



Dan Freeman Assistant Build Manager

Dan, our Assistant Build Manager, brings a solid foundation of experience from his work across residential and commercial construction environments. Having supported project teams on a variety of new-build and refurbishment schemes, Dan has developed strong skills in coordination, quality control, and day-to-day site management.

Since joining HJ Collection, Dan has been keen to expand his technical and managerial capabilities. In his role, he will focus on supporting project planning, monitoring progress on site, and helping to drive effective communication between teams to keep projects running efficiently and to a high standard.



John Appleby Supervisor

John, our Civil Supervisor, brings over fifteen years of hands-on experience in civil engineering and site supervision to our team. Having worked across a wide range of infrastructure and construction projects—including highways, utilities, and large-scale groundworks—John has developed a strong reputation for his technical knowledge, practical problem-solving, and commitment to safe, efficient site operations.

Joining HJ Collection from Gresham Communications, John has been eager to apply his extensive field experience to support our delivery teams. In his role, he oversees civil works on upcoming projects, ensuring quality standards are met.

DEVELOPING SPACES INTO DYNAMIC PLACES

Meet Our Growing Team



Shannon Gilbert Executive Assistant

Shannon, with nearly six years of dedicated experience, is a cornerstone of our team, collaborating closely with our CEO and all divisions.

As the Executive Assistant, she excels in facilitating seamless communication and operations. Additionally, Shannon manages our company events, showcasing her versatility and commitment to our organisation's success. Her proactive approach and attention to detail make her an invaluable asset, ensuring smooth coordination across all aspects of our business.



Isabel Le Gros Administration Assistant

Isabel brings a strong administrative background to her role, providing reliable support that helps keep day-to-day operations running smoothly.

Known for her ability to work efficiently, attention to detail, and organisational skills, Isabel ensures accuracy in every task she undertakes and consistently contributes to team success.

Her proactive approach and willingness to take initiative make her a valued asset in any fast-paced environment.



Jenny Field Purchasing Assistant

Jenny possesses extensive experience and expertise in strategic sourcing, supplier relationships, cost optimisation, and contract/cost negotiation.

Her extensive experience in enhancing supply chain efficiency, gained from numerous years of work in the industry, has been instrumental in delivering substantial cost savings to all companies for which she has worked for.

Jenny's meticulous attention to detail and proven cost-saving abilities have consistently yielded significant financial benefits.



GET TO KNOW OUR TEAM

From Overlooked Spaces to Thriving Communities: Graham Harrison on Driving Impact at HJ Collection

Six months into his new role as Head of Projects at HJ Collection, Graham Harrison is already leaving his mark. With 15 years of dedicated experience in construction, starting at 38 without any prior industry background, Graham brings a combination of determination, perspective, and hands-on expertise to the rapidly expanding property developer.

For Graham, HJ Collection is redefining what successful property development looks like. "One major misconception is that success is only achievable in major urban centres," he explains. "We challenge that by demonstrating the value in tier 2 and 3 cities. By converting underused commercial spaces into homes,

we meet genuine housing demand while revitalising areas others overlook."

Every new project, he says, is about unlocking hidden potential. The company's comprehensive approach, managing everything in-house from site acquisition and design to construction and delivery, reduces delays, improves quality, and ensures full transparency. But for Graham, the work goes beyond simply delivering properties. "Impact means breathing new life into towns and cities," he states. "It supports local businesses, attracts new residents, and contributes to long-term growth."

His career has been marked by

One moment that stands out for him was at the end of his very first development. "I'll never forget the day the first residents arrived," Harrison recalls. "Watching families carry boxes through the doors and knowing this once-empty building was now someone's home. It was incredibly powerful. It reminded me why we do what we do: it's not just about construction, it's about creating spaces where people can build their lives..."

Scan the QR code to continue reading the full article from Graham on our blog:



HEAR WHAT OUR CLIENTS HAVE TO SAY ABOUT US!

TESTIMONIAL



I'm an Overseas investor. Made a great return with them ... Made me feel comfortable and would recommend for any investors who are outside England as communication throughout was very good.

RB - TRUSTPILOT

TESTIMONIAL



However, HJ Collections have account managers who are there for you in every step of the investment and beyond.

KHATERA TORKMANY - TRUSTPILOT

TESTIMONIAL



...They stick to their word and have the view of a long term partnership at the front of their mind when working together. We are looking forward to concluding on more acquisitions over the coming months and years!

JASON - QBE - TRUSTPILOT

TESTIMONIAL



CEO Reece Mennie is to be heartily congratulated on his recent nomination for Entrepreneur of the Year. The concept he's developing... plus the energy and enthusiasm he's putting into it are a tremendous example of entrepreneurship.

MARTIN - TRUSTPILOT

TESTIMONIAL



A great company to work with... the team are always on hand to deal with any questions and support us where necessary.

PHILL ETCHELLS - TRUSTPILOT

TESTIMONIAL



Worked with HJ. Very easy and simple to understand and work with as a company. Everything was explained and delivered on all aspects. No frills, just gave necessary assurances and did not disappoint with their results.

BETTER HOMES LTD - TRUSTPILOT

— HJ —
COLLECTION

PROFESSIONAL DEVELOPER

Our Sixth Loan Note — Has Launched!

Don't miss out on this opportunity with HJ Collection, get in touch now to learn more.





HJ Collection End-of-Year Project Update

HJ Collection is committed to delivering high-quality residential developments across the UK, focusing on transforming underutilised spaces into desirable homes. This quarterly report highlights a selection of our projects, recent milestones, and progress across our development portfolio.



Development Update: Guildford, Surrey

CONSTRUCTION UPDATE

One of our newest purchases in Guildford offers significant opportunity in one of Surrey's most sought-after locations. Situated only 30 miles from London, the town benefits from excellent commuter connections, scenic surroundings, and a robust local economy.

Significant progress continues at our Guildford development, where the building has now been fully soft-stripped and Stage 4 architectural drawings are well underway. The project has moved smoothly into the detailed design phase, supported by the appointment of specialist consultants across electrical and fire engineering. The site remains fully secured with an active security tower and newly installed HJC-branded dibond hoarding, giving the scheme a strong visual presence in the area. Applications for new utilities are being prepared as part of the advancing design process, and early feasibility studies are already shaping the upcoming phases of delivery.

23
One Bed Apartments

£3.28m
Purchase Price

£1.42m
Development Costs

£4.70m
Total Project Costs

£6.55m
GDV



Development Update: Abigail Court, Lowestoft

CONSTRUCTION UPDATE

Abigail Court is quickly emerging as a remarkable example of regeneration in Lowestoft. The area offers residents convenient access to a variety of amenities, including shops, eateries, pubs, bars, and the diverse leisure options characteristic of a vibrant coastal town.

Abigail Court is rapidly approaching completion, with the scheme on track to welcome new tenants from January. Minor snagging works are now being finalised to ensure the building is delivered to the highest standards. All kitchenettes and painting have been completed, bathrooms and doors have been installed throughout, and the roof has undergone a full repair. On the lower ground and ground floors, additional facilities – including stair lifts and other accessibility provisions – are being fitted to support incoming residents and enhance the overall usability of the building.

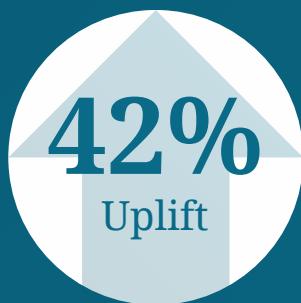
31
One Bed Apartments

£1.10m
Purchase Price

£1.05m
Development Costs

£2.15m
Total Project Costs

£3.00m
GDV



Development Update: Weybridge, Surrey

CONSTRUCTION UPDATE

One of our flagship developments, this impressive property project in the sought-after town of Weybridge, Surrey, showcases carefully crafted residential design. The development features 26 stylish apartments, delivering a modern and sophisticated living experience.

Momentum continues to build in Weybridge following the successful completion of key early-stage milestones. With Building Regulations approval secured, both demolition and asbestos removal have been carried out in full, clearing the way for the next phase of transformation. Internal progress is now visible, with first-fix dry lining underway—marking the beginning of the reconfiguration that will define this high-quality residential scheme. Designed to complement the character and affluence of Weybridge, the development will offer refined and contemporary living just moments from the River Thames.

26

Studios, One & Two
Bed Apartments

£3.50m

Purchase Price

£3.40m

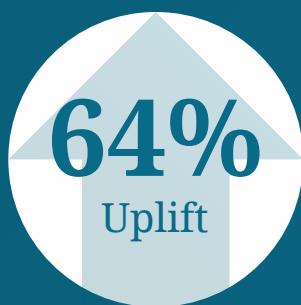
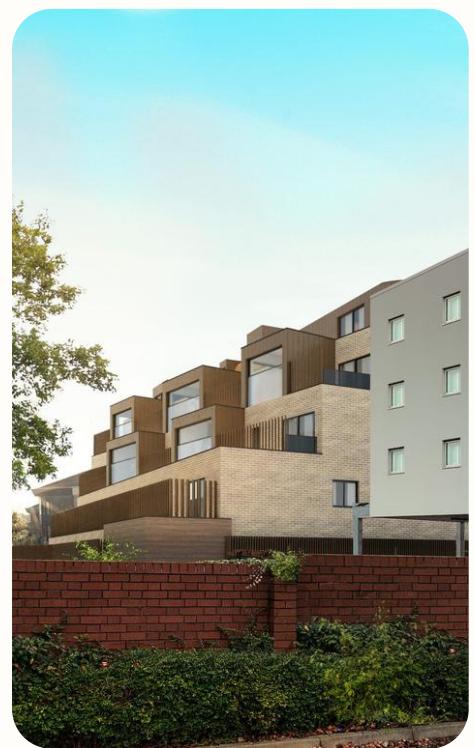
Development Costs

£6.90m

Total Project Costs

£9.80m

GDV



Development Update: Bracknell, Berkshire

CONSTRUCTION UPDATE

20

One, Two & Three Bed Apartments

£1.10m

Purchase Price

£3.04m

Development Costs

£4.14m

Total Project Costs

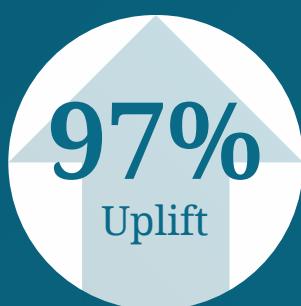
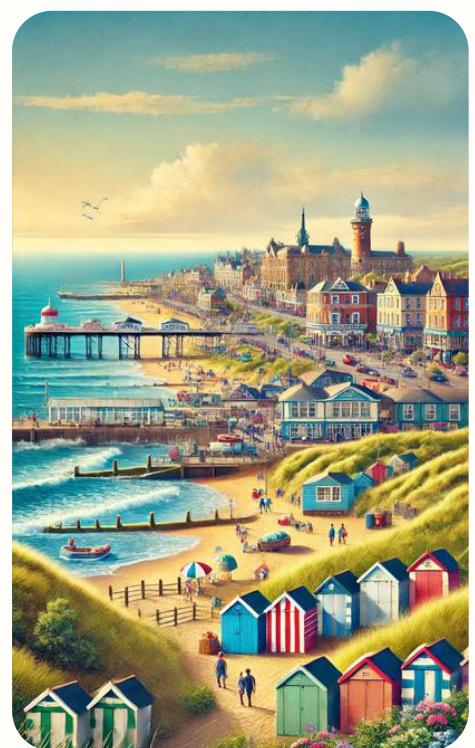
£6.77m

GDV

Continuity House is a 4,790 sq.ft. office building on a 0.22-acre site, offering vacant possession and planning approval for a residential conversion. The proposed development will create a five-storey building and is situated on the eastern edge of central Bracknell.

Bracknell has seen strong early progress, with soft-strip and initial demolition works now fully completed. The hard-demolition package has been issued for tender, and contractor appointment is expected shortly. Works are scheduled to begin in January, setting the stage for the next major phase of site transformation as the project moves toward construction readiness.

As construction advances steadily, Bracknell, located in Berkshire in South East England, is set to emerge as a key address in our portfolio — combining desirable lifestyle features with strong long-term investment potential.



Development Update: London Road, Lowestoft

CONSTRUCTION UPDATE

23
Studio, One & Two Bed
Apartments

£480k
Purchase Price

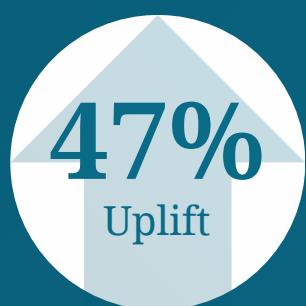
£1.36m
Development Costs

£1.84m
Total Project Costs

£3.62m
GDV

At London Road, the Building Regulations designed for the entire development are nearing completion, marking a major technical milestone. Scaffolding works are planned to commence in the new year as the site prepares for external and structural activity. Asbestos-removal packages have been tendered, with contractor appointment anticipated soon, and demolition works are close to completion, with full sign-off expected early next year. The scheme is steadily progressing toward its next stage of delivery.

This project highlights HJ Collection's ability to blend contemporary living with versatile, mixed-use spaces. With development moving forward rapidly and a strong plan guiding the way, London Road is poised to play a central role in Lowestoft's revitalisation, bringing together vibrant economic growth and quality residential homes within a unified development.



Development Update: Ipswich, Suffolk

CONSTRUCTION UPDATE

In Ipswich, both the commercial and residential sections of the development are advancing rapidly, reflecting strong progress across the site.

All demolition and asbestos-removal works have been completed, creating a clear foundation for construction. Utility connections are progressing well, with telecoms and other service applications submitted. A steelwork contractor has been appointed to deliver structural panels and fabrications, with installation due to begin in the new year. Mechanical, roofing and dry-lining packages are out for tender, with selections to be finalised imminently. Stage 4 design is now complete, positioning the project for streamlined progression into build.

The project continues to gather momentum, with our team working closely with contractors to ensure each phase of construction upholds the quality and standards we are committed to delivering.

18

One & Two Bed Apartments

£890k

Purchase Price

£2.10m

Development Costs

£2.99m

Total Project Costs

£4.42m

GDV



Development Update: Cobham, Surrey

NEARING COMPLETION

13
Studios & One Bed
Apartments

£2.10m
Purchase Price

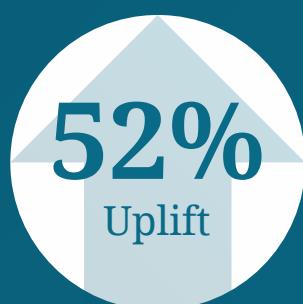
£2.10m
Development Costs

£4.20m
Total Project Costs

£5.30m
GDV

We are pleased to share that our Cobham development is approaching completion, marking another milestone in our ongoing portfolio of high-quality projects.

Cobham is now in the final stages of development and is edging close to full completion. The new third-floor roof, façade and level-three structure have all been successfully delivered, giving the building its finished form. Second-fix installations—including kitchenettes, bathrooms, and white goods – are fully fitted throughout, while flooring is being laid across all units. Final painting and finishing touches are underway, preparing the scheme for handover in the near future. Following our proven development model and in line with our strategic exit plans, we intend to rent and refinance this site upon completion. We are excited about the opportunities this will bring and look forward to welcoming new tenants to their modern, thoughtfully designed spaces in the coming year.



Development Update: Stafford, Staffordshire

NOW FULLY LET!

Stafford has reached a significant milestone, with the development now fully let. This marks the successful conclusion of the project's delivery phase and reflects strong demand for high-quality accommodation in the area. The scheme is now operating at full occupancy and contributing positively to the local community.

12

Studio & One Bed Apartments

£480k

Purchase Price

£570k

Development Costs

£1.05m

Total Project Costs

£1.65m

GDV



HONOURING A STANDOUT YEAR OF DELIVERY AND PROGRESS

HJ Collection Wins Property Developer of the Year 2025

HJ Collection has been awarded Property Developer of the Year 2025 at the National Landlord Investment Awards, marking an important milestone in the company's continued growth as a leading UK developer. The award recognises the quality, delivery and community impact of HJ Collections' development portfolio, as well as the team's commitment to transforming underused sites throughout the UK into modern, thoughtfully designed homes.

Over the past year, HJ Collection has expanded its presence across key regions, progressed several town-centre schemes and continued to refine its design and construction standards. The award recognises the progress made and the collective effort behind each development by the whole team.

Reece Mennie, CEO of HJ Collection, shared his thoughts on the achievement:

"Winning Property Developer of the Year 2025 is a moment of real pride for our entire team. Every development represents months of planning, coordination and passion. This award reflects the standards we set for ourselves, and the commitment to quality that drives everything we do."

The win reinforces HJ Collection's reputation for delivering meaningful regeneration in communities across the country. With several projects now entering advanced stages, new opportunities on the horizon, and a larger GDV pipeline than ever before, the team remains focused on responsible development, design-led solutions and strengthening its position within

position within the UK property

As HJ Collection looks ahead to the next year of delivery, innovation and growth, the award serves as a reminder of the positive impact thoughtful, well-executed development can have on local areas and the people who live in them.



MENNIE TALKS

PODCAST

Mennie Talks Season 4: Elite Athletes, Unfiltered Mindsets

Season 4 of Mennie Talks takes Reece Mennie's podcast to new heights, bringing some of the world's top athletes into the studio for its most powerful lineup yet. From mindset to resilience, viewers get rare, raw insights into elite sporting psychology.

Ahead of his victory over Chris Eubank Jr, Conor Benn joins Reece for an explosive look into the mentality behind his championship drive. Football icons Jermaine Jenas, Jermaine Beckford, Michael Owen, and John Terry follow with untold stories and career-defining lessons from the top of the game.

The season also dives into elite performance and coaching with Dubai-based expert Dan Lawrence and former Premier League and France international Bacary Sagna, whose perspectives on longevity and discipline struck a chord with the show's rapidly growing audience.

With viewership soaring across YouTube, Spotify, and Apple Podcasts, Season 4 firmly establishes Mennie Talks as a leading destination for elite mindset insights. Even bigger names and new formats are already in the works for 2026.

Catch every episode now on YouTube, Spotify, and Apple Podcasts.



listen on:



RIGHTMOVE HOUSE PRICE INDEX - NOV 2025

Hesitant market as Budget speculation fuels uncertainty, especially at upper end

- Average new seller asking prices fall by 1.8% (-£6,589) this month to £364,833. This is a larger-than-usual November drop, as the decade-high number of homes for sale and Budget hiatus add to the seasonal slowdown in new seller pricing
- In addition, asking price reductions of homes already on the market are at their highest level since February 2024, as sellers try to tempt bargain-hunting buyers
- Speculation about the contents of the Budget is fuelling uncertainty across much of the market, especially at the upper end where there are ongoing rumours of potentially costly property tax increases:
 - Sales agreed for £2 million+ homes, which are the subject of a potential mansion tax, are down 13% year-on-year
 - Homes priced between £500,000 and £2 million, which would be impacted by potential stamp duty changes in England, or perhaps the rumoured capital gains tax, have seen sales agreed drop by 8% year-on-year
 - The under £500,000 market has been less impacted, with sales agreed down by only 4% on this time last year. This mass-market sector is likely being unsettled by general Budget jitters rather than specific policy rumours
 - Despite these downward trends across the month of October – which compares to a strong month at this time last year – the year to date still shows the number of sales being agreed at 4% above the same period in 2024
- The average two-year fixed mortgage rate is 4.41%, compared to 5.06% at this time last year. Falling interest rates and rising wages have boosted affordability, but the market still needs further Bank Rate cuts and less uncertainty about taxes

Larger than average November monthly price drop of -1.8%

Average asking prices are slightly below this time last year at -0.5%

National average asking price

Oct 2025
Nov 2025 £371,422
£364,833 MoM change
-1.8% ▼

National average asking price by market sector (excluding inner London)

First time buyers	Second-steppers	Top of the ladder
£225,128	£340,515	£657,758
MoM change	MoM change	MoM change
-0.8% ▼	-1.0% ▼	-2.7% ▼

rightmove

EXPERTS VIEWS

Matt Smith, Rightmove's mortgage expert says:

The Bank opted to maintain the status quo ahead of the widely anticipated Budget, but there's still a good chance of another rate cut before the end of the year. We're starting to see some notable weekly drops in rates, with some mortgage lenders offering headline-grabbing cheap rates as they compete for end-of-year business. Home-movers can

expect some small drops in average mortgage rates to continue over the next few weeks. The Budget has created a lot of uncertainty and has had a big build-up, so once the announcements are out the way, home-movers can focus on planning with more confidence.

Nick Leeming, Chairman of Jackson-Stops says:

For prime country houses, it has been a market of two halves in November so far. Whilst some have chosen to wait for clarity after the Budget - whatever news that may bring - others have accelerated their transaction timeframes in order to exchange before the 26th and avoid any surprises. Wider caution among buyers of higher valued property in the run-up to the Budget reflects the variety of trailed policies from the government, alongside a decade-high level of property listings softening sellers' pricing power. We saw a similar level of caution from the Bank of England's decision to hold interest rates in November, just as movers wait with calculators in hand to see if a reset in tax could shift the numbers and impact any immediate plans.

However, supply and demand still remain fundamentally stable across the national picture, reflected in relatively stable transaction figures and continued listings. Regional disparities are becoming more pronounced. We're seeing unseasonably high enquiries in places like Exeter, Chester and Cornwall.

For now, we have a balanced if cautious market, with a pragmatic commitment from buyers and sellers to move forward. The housing market can take comfort in continued completions and stable house prices. For those looking further ahead to an early 2026 move, getting your property ready for a new year move is a tactic that transcends political announcements. Those ready to adapt and take a long-term view will be best placed when the dust settles.

Read the full House Price Index from Rightmove via their website: www.rightmove.co.uk

Source: rightmove.co.uk/news/house-price-index/

Regional Map





REGIONAL HOTSPOTS

Where Savvy Developers and Investors Are Eyeing Up Property

When it comes to property investment locations, there is – quite literally – a world of choice out there. It can be incredibly difficult to predict future trends and decide which town or city would be the best place for new developments, and this applies to investors looking for projects to back, as well as to those looking to complete their own redevelopments.

London used to be the 'go to' option, whilst the properties in the city have always been some of the most expensive in the UK, the returns on investment are

also among the most lucrative. Yet, horizons have broadened and there are now plenty of potentially more attractive options when it comes to expanding a property portfolio.

THE COMMUTER BELT

Properties in the so-called 'Commuter Belt' have the double advantage of being more reasonably priced than those within the capital itself, while also being accessible for the large number of people who choose to live outside London and commute in for work. As of the

last Greater London Authority census, that amounted to almost 800,000 individuals, meaning there are plenty of would-be renters or buyers looking to move into newly-developed sites within a reasonable distance of the city.

With regular trains running from Guildford to London Waterloo throughout the day and night, and an average journey time of 32 minutes according to South Western Railway, the Surrey spot is one of the most popular towns in the Commuter Belt.

In fact, Guildford's railway station is one of the sites being improved as part of a multi-million-pound redevelopment currently underway – which will also include more than 400 additional homes, and new retail and commercial space. Add in the numerous other improvements being made to sites within the town, and it's clear why house prices are rising in Guildford: ONS figures show an increase of 3.6% from July 2024 to July 2025, compared to 1.2% for the South East as a whole.

This spells good news for developers hoping to see returns on investment when it comes to the value of their portfolio going forward – similarly positive are rental yields which, although variable, sit at above 6% in those areas of Guildford ideally placed for schools, workplaces and transport links, and nearer 7% for the areas around the University of Surrey which are naturally sought after by the student population.

Discerning investors can also consider many of the other key locations in Surrey and Hertfordshire, all of which are highly accessible and sought-after parts of the Commuter Belt; among the most notable are Bishop's Stortford, Cobham, Weybridge.

THE MIDLANDS

The Midlands is home to the 'second city' of Birmingham, a vast number of large-scale employers, and a highly developed transport system including motorways and railways. Whilst cities like Birmingham and Wolverhampton might spring to mind when considering property investment in the Midlands, Staffordshire is also a

hugely viable option.

There are a vast number of development projects underway or in the pipeline in coming years which will further enhance the county, with major infrastructure plans focused on improving the roads, and numerous areas undergoing regeneration including the Eastgate Quarter and Stafford Gateway projects.

The levelling up of the county is reflected in the rate house prices are rising, with the average price increasing by 4.3% in Stafford and 6.7% in the south of the county over the past year. And it is little wonder when you consider just how convenient the area is for accessing almost anywhere else in the country: Birmingham is less than an hour away by car, the Welsh border and Chester can both be reached in under an hour and a half, and direct train journeys to London take around 75 minutes.

THE NORTHEAST

When it comes to rental yields, there are few places offering more attractive returns than the North East, with towns like Sunderland and Burnley rewarding investors with yields of between 7.65% and 8%, according to Zoopla.

Yorkshire and Lancashire towns such as Wakefield, Doncaster and Blackburn are also prime spots for savvy investors – with Halifax also proving highly popular. Some sources suggest that the town will see house prices rocket by 16% in the next five years, ideal for investors looking to make good returns on current redevelopment projects.

In addition, lower house prices than surrounding towns and cities make Halifax a viable

option for would-be buyers and renters, who also have the option of being able to commute to nearby more expensive places like Leeds. It is also proving attractive for renters and buyers seeking urban living combined with the option of exploring the beauty of the UK outside of working hours, with both the Peak District and the Yorkshire Dales being close enough for a daytrip.

When it comes to property investment, looking outside of the 'big cities' and considering up and coming locations can prove highly lucrative, enabling developers to snap up prime residential space (or unused commercial space that can be turned into homes) at low prices which have enormous potential once developed.

Investing while a town or city is undergoing extensive regeneration, rather than waiting until it has been transformed, is ideal for those looking for a great deal – and there are certainly plenty of options to choose from. The UK market has many gems, and with a little digging, can be brought to the surface and utilised in order to grow an impressive property portfolio.



— PARTNERSHIP

HJ Collection Strengthens Presence at London Stadium as Brand Expansion Continues



HJ Collection is continuing its strategic brand journey with a reinforced presence at London Stadium, highlighting the company's commitment to purposeful growth, nationwide visibility, and long-term engagement through sport.

As part of the London Stadium Associate Partnership, HJ Collection stands alongside leading global names within a high-profile environment that reaches millions of Premier League viewers every season. Through Eleven Sports Media's advanced fan engagement platforms, the brand connects with audiences inside the stadium and across international broadcast coverage, including fixtures such as the recent Newcastle match.

For HJ Collection, the partnership reflects more than visibility. It aligns with the company's mission to create meaningful impact across the UK, particularly through the repurposing of commercial buildings into high-quality residential developments. CEO Reece Mennie explains that the collaboration supports the company's wider vision for growth and mirrors shared values around regeneration, innovation, and community focus.

HJ Collection has delivered over £30 million in investor returns and continues to widen its development pipeline across key regional locations. Its presence at London Stadium serves as a powerful extension of this progress, strengthening brand awareness within a competitive UK property landscape.

As the company advances into its next phase of growth, the team remains committed to delivering future-ready, high-yield residential schemes, supported by data-led acquisition, strong local relationships, and a clear national vision. The Associate Partnership represents one of several avenues through which HJ Collection continues to elevate its brand and long-term impact.



UNDERSTANDING OUR PROCESS

HJ Collection's GROWTH Approach to Property Acquisition

At HJ Collection, strategic site selection is the foundation of every successful development. Our GROWTH approach guides each acquisition, ensuring opportunities are carefully identified, validated, and secured in line with our high standards and investor expectations.

GATHER OPPORTUNITIES

Identify sites through a network of trusted, off-market channels, ensuring access to exclusive and discreet opportunities.

REVIEW & RESEARCH

Conduct due diligence on rental demand, proximity to key amenities and stress-tested financial models.

ON-SITE CHECKS

Visit the site to photograph, document, and uncover any potential hidden costs or risks.

WEIGH MARKET VALUE

Verify projected sales and rental values using advanced software tools and local agent insights to validate the financial case.

TEAM OF EXPERTS

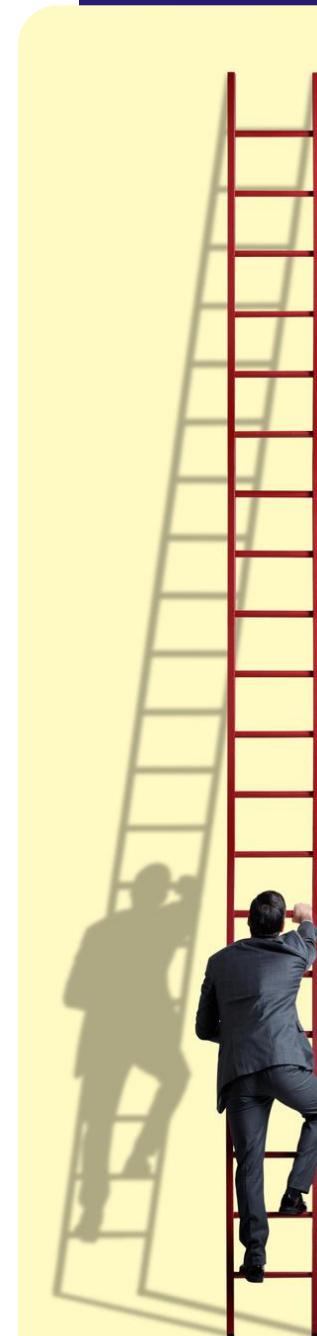
Engage specialist advisors (e.g. architects, quantity surveyors, etc) to support planning, costing, and compliance.

HANDSHAKE & HANDOVER

Negotiate the purchase price and terms, entering the legal process to secure the deal. Once acquired, we move into detailed planning, finalising design, build costs, and timelines - ready to bring the vision to life.

Each stage of GROWTH is designed to maximise value: from gathering opportunities and reviewing feasibility, to on-site checks, market validation, expert consultation, negotiation, and finally executing the acquisition with detailed pre-construction planning.

This structured process ensures every site we pursue is not only viable but primed to deliver long-term progress, from concept to construction.



HJ COLLECTION IS AN AWARD WINNING REVOLUTIONARY PROPERTY DEVELOPER!



LANDLORD INVESTMENT SHOW

2025, 2024, 2023, & 2022 Winner - Property Developer of the Year



PROPERTY WEEK AWARDS

2024 Nomination - CEO, Reece Mennie - Entrepreneur of the Year
 2023 Finalist - CEO, Reece Mennie - Entrepreneur of the Year



RESI AWARDS

2023 Finalist - Small Developer of the Year
 2022 & 2021 Finalist - Newcomer Award - Residential



FORTY UNDER FORTY

2024 & 2025 Winner - CEO, Reece Mennie Real Estate
 2024 & 2025 Winner - CEO, Reece Mennie First Among Equals



BARCLAYS ENTREPRENEUR AWARDS

2024 Finalist - CEO, Reece Mennie - Scale-Up Company



GREAT BRITISH ENTREPRENEUR

2025 & 2024 Finalist - CEO, Reece Mennie - Scale-Up Company



SAVILLS

UK Housing Market Update - November 2025

UK housing market sees activity stabilise, but pre-Budget jitters remain

House prices grew by 0.3% in October, according to Nationwide. That put price growth at 0.9% over the last three months and 2.2% over the last year, although the pace of house price growth is decelerating.

Activity remains stable, despite market apprehension ahead of the Budget on 26th November. Despite concerns that sales activity would stall, provisional estimates on the number of completed transactions in September were slightly higher than pre-pandemic levels for the same month. Furthermore, data from TwentyCI shows sales across price bands continuing at normal levels for September and October. There remains a potential risk of increased fall-throughs if there are changes to property taxation announced in this month's Budget, which could cause buyers to reassess their future commitments. Prime markets, which face the greatest uncertainty from the Budget, have shown surprising resilience in terms of activity in September, but our agents have reported prices softening.

More positive economic data could see one more base rate cut before the end of the year. Inflation held steady at 3.8% in September and some mortgage lenders have made small cuts to rates. The Bank of England Monetary Policy Committee narrowly voted to hold the base rate at 4%, increasing the possibility of a rate cut in December.

With weaker buyer sentiment and lingering economic concerns, we are forecasting price growth of 2% in 2026. The biggest influence on price growth will come from the financial markets' reaction to the Budget. We are forecasting real-term value growth from 2027 onwards driven by a strengthening economy, with the greatest longer-term growth in more affordable regions in the North. Our full analysis and mainstream sales and rental forecasts can be found here.

Rental growth is decelerating across most of the UK. According to Zoopla, annual rental growth was 2.2% in September, the same as in August. Some regions with lower rental growth, such as Scotland and Yorkshire and the Humber, both seeing 1.6% growth, have seen renewed, albeit marginal, acceleration. The Renters' Rights Act received Royal Assent on 28th October, but the timescales for its

implementation have yet to be announced. The NRLA has stressed that landlords will need at least six months to prepare for changes.

More localised house price data from July shows that areas with the greatest value growth were in Scotland and the North, chiefly Middlesbrough and North Lanarkshire with prices up 8.2% and 8.0%, respectively. Ceredigion saw the most significant price falls of -8.8%, followed by Kensington and Chelsea -5.1%.

Annual rental growth across the UK in September was 2.2% according to Zoopla, a slight deceleration from 2.5% in August. This aligns with RICS surveyors reporting a dip in tenant demand. Most regions saw slowing rental growth, except for Scotland, London, and Yorkshire and the Humber, which saw some of the smallest annual rental growth of less than 2%.

The Renters' Rights Bill obtained Royal Assent on 28th October. We are still waiting to hear how and when it will be brought into force. We estimate that 200,000 rental properties have left the market in the last 12 months, partially in response to policy changes. The National Residential Landlord Association reported, however, that landlord confidence rose across England and Wales in Q3, suggesting there is greater commitment from those remaining in the market.

Source:

https://www.savills.co.uk/research_article/s/229130/382441-0

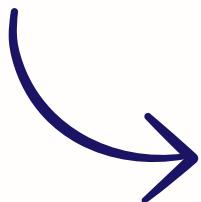


MEET HJ COLLECTION AT OUR FIRST LONDON ROADSHOW OF 2026!

We are excited to invite you to our London Roadshow event on 4th June 2026 at 18:30 - 20:30.

Join us in for a fantastic evening of networking over delicious food and drinks. You'll also have the chance to hear directly from HJ Collection's CEO, Reece Mennie, and take advantage of exclusive offers that are available only to attendees.

Don't miss out — confirm your attendance by scanning the QR code below:



Canary Wharf, London
04.06.2026 | 18:30 - 20:30

WORDS FROM OUR CEO, REECE MENNIE

As 2025 draws to a close and the festive season approaches, I want to take a moment to reflect on the incredible journey we've shared this year. It's been a year of progress, purpose, and partnership - one that wouldn't have been possible without the dedication, hard work, and trust of our exceptional team, valued investors, and loyal partners.

Together, we've celebrated key milestones, strengthened our foundations, and continued to grow our reputation as leaders in innovative and sustainable property development. Your belief in our vision has been the driving force behind every success, and for that, I am truly grateful.

Looking ahead to 2026, we're filled with excitement for what's to come - new projects, fresh opportunities, and continued growth as we build on the achievements of this remarkable year. Our mission remains steadfast - to create desirable and affordable living spaces that inspire communities and deliver lasting value for our investors.

On behalf of everyone at HJ Collection, thank you for being part of our story. Wishing you and your loved ones a joyful Christmas and a prosperous New Year - may the season bring warmth, happiness, and well-deserved celebration.



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Christmas Competition

Scan the QR code to enter this year's
HJ Collection Christmas Competition!



