STASIA ESTATE

PROPERTY BUYING

REPORT

1H 2025

Buying a home in Barcelona or Sant Cugat del Vallès has become even more competitive in the first half of 2025. Prices are rising in both new-build and resale markets, mortgage conditions have improved, and foreign buyers continue to play a major role. For families relocating or considering a long-term investment, understanding the differences between neighbourhoods, financing conditions, and market dynamics is key to making confident decisions.

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KEY FIGURES – Q1 & Q2 2025

Barcelona

- **Average prices**: €4,920/m² in Q2 2025 (+11.1% YoY).
  - New build: €5,679/m².
  - Resale: €4,476/m².
- **District leaders**:
  - Sarrià–Sant Gervasi: €6,464/m² (+10.6%).
  - Eixample: €6,212/m² (+13.4%).
  - Les Corts (Pedralbes): €5,941/m² (+10.2%).
  - Gràcia: €5,185/m² (+6.7%).
- **Transactions:** 17,665 in Q2 2025 (+23.1% YoY). New-home sales surged +45.8% YoY, highlighting the appeal of modern, efficient properties.

Sant Cugat del Vallès

- **Average price**: €4,462/m² (range €3,444–5,721).
- **Neighbourhood ranges**:
  - High end: Centre (€5,721/m²), Can Mates–Volpelleres (€5,435/m²), Arxius (€5,406/m²).
  - Mid-tier: Coll Favà–Can Magí (€4,458/m²), L'Eixample–Torreblanca (€4,417/m²), Parc Central (€4,100/m²).
  - More affordable: Mira-Sol (€3,870/m²), Valldoreix (€3,755/m²), La Floresta–Les Planes (€3,670/m²), Golf–Can Trabal (€3,444/m²).
- **Trend**: Prices are rising steadily in line with Barcelona, but €/m² remains ~10% lower, offering relative value.
- **Family market:** Detached houses in Valldoreix, Golf–Can Trabal, and Mirasol often sell for €1M–2M+, attracting both expats and Catalan professionals.

Takeaway for buyers: Families get more space for money in Sant Cugat, but premium neighbourhoods here are quickly catching up with Barcelona city levels.

TRENDS & INSIGHTS

Barcelona

- **New-build boom**: Sales up 45.8% YoY in Q2 2025. Buyers are prioritising energy-efficient homes with outdoor space and modern layouts.
- **Resale resilience**: Renovated flats in Eixample and Sarrià continue to attract international demand.
- **Relative value**: Despite recent increases, Barcelona (€4,920/m²) is still cheaper than Madrid (€5,642/m²) and much lower than Paris or London.
- **Neighbourhood spillover**: Demand is spreading beyond prime zones — areas like Horta-Guinardó and Sant Andreu are seeing double-digit growth, as buyers priced out of central districts look for alternatives.
- **Foreign buyer momentum**: International demand remains strong (14.6% of national sales in 2024, ~93,000 homes), with U.S. buyers one of the fastest-growing segments, especially in premium districts.

Sant Cugat

- **Lifestyle choice**: Families value larger homes, gardens, and parks while staying connected to Barcelona by train.
- **Demand mix**: Driven by expat families and Catalan professionals upgrading from city apartments.
- **Market dynamic**: €/m² is lower, but the larger average home size means total ticket prices often exceed central Barcelona apartments.
- **Neighbourhood gap:** The difference between Mira-Sol (€3,870/m²) and Centre (€5,721/m²) shows families can save or spend significantly depending on school proximity and commuting needs.
- **Long-term scarcity**: New developments remain limited, so supply of modern family houses is tight. This underpins steady appreciation and makes Sant Cugat a “safe haven” for buyers seeking long-term stability.

FINANCING: EURIBOR & MORTGAGES

- **Euribor easing**: After peaking near 4% in 2023, Euribor has fallen to ~2.1% by mid-2025, reducing monthly repayments significantly.
- **Mortgage surge**: In May 2025, 42,274 mortgages were signed nationwide (+54.4% YoY), the 11th month of consecutive growth. Catalonia recorded +30.9%.
- **Average loan size**: €158,153 (+12.7% YoY), the highest since 2020.
- **Rates**: 2.91% average (down from 3.25% last year), lowest since early 2023.
- **Loan terms**: Typically 25 years, with over 70% fixed-rate contracts providing stability.
- **Impact on families**: A standard €300,000 mortgage now costs about €250 less per month than in 2023, boosting affordability.
- **For foreign buyers:** Banks lend up to 60–70% LTV for non-residents and 80% for residents. With proper documentation (often via a broker), even foreign work contracts can be accepted.

National Context

- **Sales volumes**: 174,393 transactions in Q2 2025, the highest for any second quarter since 2007.
- **Foreign buyers**: 14.6% of sales in 2024 (~93,000 homes), near record highs. Top origins: UK, Germany, France, Italy, U.S.
- **Forecast**: we expect prices to rise another +5.5–7.0% in 2025, with ~650,000 transactions.

Takeaway: Financing conditions are the most favourable in five years, giving buyers more purchasing power and confidence.

STASIA ESTATE

HOW WE HELP BUYERS

- **Find the right home or apartment:** From renovated flats in Eixample to family houses in Sant Cugat, we guide you from shortlist to keys-in-hand.
- **New-build opportunities**: Early access to developments, advice on choosing the best unit, upgrades, payment schedules, and warranties. We also check contracts and guarantees for your protection.
- **Development due diligence**: We review licences, land registry, occupancy permits, and community rules to identify risks and avoid costly surprises.
- **Renovation support**: For resales, we connect you with trusted architects and contractors, explain permits, and highlight where upgrades add the most value.
- **Mortgage guidance**: We help package foreign income, compare bank offers, and secure financing with the right fixed or variable option.
- **Neighbourhood insight**: We compare Barcelona districts and Sant Cugat areas (schools, commutes, services) so your choice fits your family's lifestyle.

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