

## Foreclosure Statistics (EH)

### Fourth Quarter 2024 and year 2024. Provisional data

#### Main results

- The total number of registrations of certifications of foreclosures initiated in the land registers fell by 4.2% in the fourth quarter.
- Foreclosures on dwellings of natural persons rose by 9.2%. Those initiated on usual dwellings also rose, by 11.5%.
- In 2024 as a whole, foreclosures initiated on dwellings of natural persons decreased by 5.8%.

#### More information

- [Annex of tables](#) (includes information from the Autonomous Communities)
- Detailed results ([quarterly](#) and [annual](#))

The total number of registrations of certifications of foreclosures initiated in the land registers in the fourth quarter of 2024 was 5,207, representing a fall of 4.2% with respect to the same quarter of the previous year.

Foreclosures on dwellings of natural persons rose by 9.2%. Of the above, those initiated on usual dwellings went up by 11.5%.

#### Foreclosures certifications begun and registered. Fourth quarter 2024

				Total	% Variation	
					Quarterly	Annual
<b>Total properties</b>				5,207	26.4	-4.2
<b>Total Urban properties</b>				4,841	25.0	-7.6
<b>Total dwellings</b>				3,538	37.4	4.5
<b>Total</b>				3,076	48.0	9.2
<b>Urban properties</b>	<b>Dwellings</b>	<b>Dwellings of individuals</b>	<b>Regular dwelling</b>	2,562	49.1	11.5
			<b>Other dwellings</b>	514	42.6	-1.3
	<b>Dwellings of legal entities</b>			462	-6.9	-18.5
	<b>Plots</b>			115	15.0	-22.3
<b>Other urban properties<sup>1</sup></b>				1,188	-0.9	-30.4
<b>Rustic properties</b>				366	48.2	90.6

<sup>1</sup>Includes the following items: premises, garages, offices, storage rooms, warehouses, buildings intended for dwellings, other buildings and urban exploitations.

**Certifications of foreclosures initiated and registered according to the type of property**

Foreclosures on dwellings accounted for 68.0% of the total number of foreclosures in the fourth quarter.

49.2% of the total number of foreclosures corresponded to usual dwellings of natural persons, 8.9% to legal persons and 9.9% to other dwellings of natural persons. In turn, foreclosures of other urban properties accounted for 22.8% of the total.

**Certifications of foreclosures initiated and registered on dwellings according to status**

7.4% of the foreclosures during the fourth quarter were on new dwellings and 92.6% were on used ones.

The number of foreclosures on new dwellings decreased 25.8% in the annual rate, while that of used dwellings rose by 8.0%.

**Foreclosures certifications begun and registered on dwellings. Fourth quarter 2024**

	Total	Percentage	% Variation	
			Quarterly	Annual
<b>Total</b>	3,538	100.0	37.4	4.5
<b>New</b>	262	7.4	-12.4	-25.8
<b>Used</b>	3,276	92.6	43.9	8.0

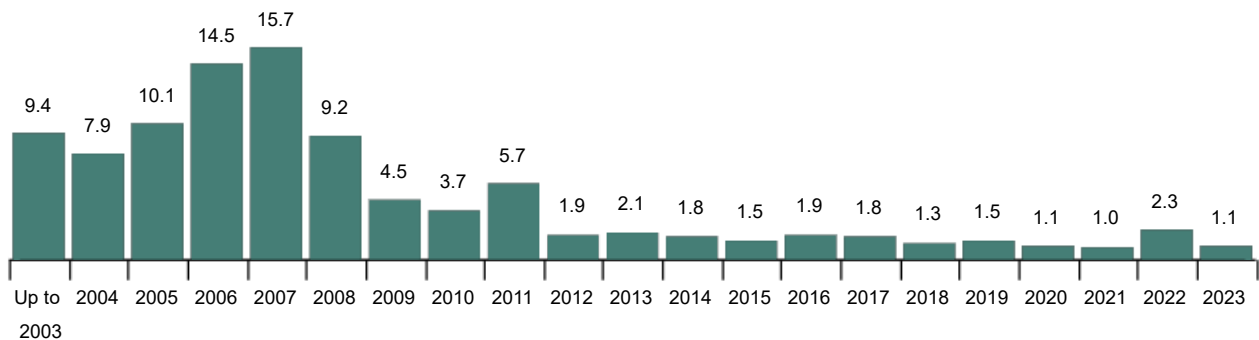
**Certifications of foreclosures on dwellings according to the year of registration of the mortgage**

15.7% of the foreclosures initiated on dwellings in the fourth quarter corresponded to mortgages constituted in 2007, 14.5% to mortgages constituted in 2006 and 9.2% to mortgages constituted in 2008.

The 2005-2008 period accounted for 49.5% of foreclosures initiated in this quarter.

**Distribución de las certificaciones por ejecuciones hipotecarias iniciadas e inscritas de viviendas por año de inscripción de la hipoteca. Cuarto trimestre 2024**

Percentage




**Results by Autonomous Community**

Current press release at: <https://www.ine.es/dyngs/Prensa/en/EH4T24.htm>

The Autonomous Communities with the greatest number of foreclosures certifications on the total number of properties were Andalucía (1,195), Cataluña (994) and Comunitat Valenciana (819). In turn, Comunidad Foral de Navarra (23), La Rioja (60) and Principado de Asturias (75) registered the smallest numbers.

In the case of dwellings, Andalucía (839), Cataluña (749) and Comunitat Valenciana (579) registered the greatest number of foreclosures. The lowest numbers were in the Comunidad Foral de Navarra (19), Cantabria (24) and La Rioja (28).

**Foreclosures certifications begun and registered. Fourth quarter 2024**



	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
<b>TOTAL</b>	5,207	3,538	3,076	462
<b>Andalucía</b>	1,195	839	714	125
<b>Aragón</b>	184	87	78	9
<b>Asturias, Principado de</b>	75	52	47	5
<b>Balears, Illes</b>	104	36	29	7
<b>Canarias</b>	194	125	122	3
<b>Cantabria</b>	83	24	23	1
<b>Castilla y León</b>	211	139	92	47
<b>Castilla-La Mancha</b>	217	134	127	7
<b>Cataluña</b>	994	749	690	59
<b>Comunitat Valenciana</b>	819	579	501	78
<b>Extremadura</b>	86	56	54	2
<b>Galicia</b>	189	104	93	11
<b>Madrid, Comunidad de</b>	380	276	232	44
<b>Murcia, Región de</b>	296	230	173	57
<b>Navarra, Comunidad Foral de</b>	23	19	19	0
<b>País Vasco</b>	93	58	53	5
<b>Rioja, La</b>	60	28	28	0

Current press release at: <https://www.ine.es/dyngs/Prensa/en/EH4T24.htm>

## Results for the whole of 2024

The total number of registrations of certifications for foreclosures initiated in 2024 was 20,262, 4.8% more than in 2023.

Of the 10,713 dwellings of natural persons with foreclosures, 8,921 were owned permanent dwellings (4.3% less than in 2023). Meanwhile, 1,792 were non-permanent dwellings of their owners (12.6% less).

### Foreclosure certifications initiated and registered

	Total 2024	% Annual variation			
		2024	2023	2022	2021
<b>Total properties</b>	20,262	4.8	-26.5	-20.0	-6.0
<b>Total Urban properties</b>	18,842	2.1	-26.2	-19.9	-6.6
<b>Total dwellings</b>	12,655	-3.8	-23.2	-17.2	9.4
<b>Total</b>	10,713	-5.8	-20.7	-5.3	56.2
<b>Urban properties</b>					
<b>Dwellings</b>					
<b>Dwellings of individuals</b>					
<b>Regular dwelling</b>	8,921	-4.3	-20.5	-3.7	60.3
<b>Other dwellings</b>	1,792	-12.6	-22.0	-11.5	41.3
<b>Dwellings of legal entities</b>	1,942	9.0	-36.1	-49.8	-39.8
<b>Plots</b>	420	-16.0	-21.3	-33.5	-21.1
<b>Other urban properties<sup>2</sup></b>	5,767	20.2	-33.6	-24.5	-28.1
<b>Rustic properties</b>	1,420	61.5	-33.0	-21.2	7.1

<sup>2</sup> These include premises, garages, offices, storerooms, warehouses, buildings assigned to dwellings, other buildings and urban uses.

### Certifications of foreclosures initiated and registered on dwellings according to status

9.5% of the foreclosures on dwellings in 2024 were on new dwellings and 90.5% were on used dwellings.

The number of foreclosures on new dwellings decreased by 0.7% compared to the previous year, while that of used dwellings fell by 4.1%.

### Foreclosure certifications initiated and registered on dwellings

	Total 2024	Percentage	% Annual variation			
			2024	2023	2022	2021
<b>Total</b>	12,655	100.0	-3.8	-23.2	-17.2	9.4
<b>New</b>	1,197	9.5	-0.7	-42.7	-15.0	-20.3
<b>Used</b>	11,458	90.5	-4.1	-20.5	-17.5	15.2

### Certifications of foreclosures on dwellings according to the year of registration of the mortgage

In 2024, 14.9% of the foreclosures initiated on dwellings corresponded to mortgages constituted in 2007, 15.0% to mortgages constituted in 2006 and 9.0% to mortgages constituted in 2008.

The 2005-2008 period accounted for 48.9% of the foreclosures initiated in 2024.

### Data revision and updating

The data published today are provisional and will be reviewed when the data for the same period next year are published. All the results of this operation are available at [INEbase](#).

## Methodological note

The Foreclosure statistics provide information on foreclosure certifications initiated and registered in the Land Registers during the reference quarter, relating to all rural and urban properties. The results are broken down on the basis of various variables such as the nature of the property, regime, state and owner of the dwellings with a foreclosure initiated.

The information on foreclosure certifications is obtained from the data contained in the Land Registries of the entire national territory. The Association of Land and Mercantile Registrars of Spain (CORPME) provides centralised information to the INE.

**Type of survey:** quarterly continuous survey.

**Population scope:** registration of foreclosure certifications that are initiated and registered in the land registries.

**Geographical scope:** the entire national territory and Autonomous Communities.

**Reference period of the results:** the calendar quarter.

**Reference period of the information:** the calendar quarter.

**Classification:** rural and urban properties (dwellings, plots and other urban). Households of natural persons, legal entities, primary and other residences.

**Collection method:** administrative registers from the Association of Land and Mercantile Registrars of Spain.

More information on the [methodology](#) and the [standardised methodological report](#).

INE statistics are produced in accordance with the Code of Good Practice for European Statistics. More information at [Quality at INE](#) and [Code of Best Practices](#).

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For further information see [INE base](#)

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