

ATTOM: Foreclosure filings on an upswing

ATTOM released its July 2025 U.S. Foreclosure Market Report, which shows there were a total of 36,128 U.S. properties with foreclosure filings, up 11 percent from June and up 13 percent from a year ago.

"July's foreclosure activity continues to trend upward year-over-year, with increases in both starts and completions," ATTOM CEO Rob Barber said in a release. "While rising home prices are helping many owners maintain equity, the steady climb in filings suggests growing pressure in some markets."



States with worst foreclosure rates

Nationwide, one in every 3,939 housing units had a foreclosure filing in July. States with the worst foreclosure rates were Nevada (one in every 2,326 housing units); Florida (one in every 2,420); Maryland (one in every 2,566); South Carolina (one in every 2,588); and Illinois (one in every 2,727).

Among the 110 metropolitan statistical areas with a population of at least 500,000, those with the worst foreclosure rates in July were Bakersfield, Calif. (one in every 1,538 housing units with a foreclosure filing); Cape Coral, Fla. (one in every 1,735); Lakeland, Fla. (one in every 1,802); Columbia, S.C. (one in every 1,803); and Deltona, Fla. (one in every 1,818).

Those major metro areas with a population greater than 1 million with the worst foreclosure rates in July were: Houston (one in every 1,882 housing units); Jacksonville, Fla. (one in every 1,893); Las Vegas (one in every 1,914); Riverside, Calif. (one in every 1,921); and Cleveland (one in every 2,030).

Greatest numbers of foreclosure starts

Lenders started the foreclosure process on 24,302 properties in July, up 12 percent from last month and up 11 percent from a year ago.

States that had the greatest number of foreclosure starts in July included: Texas (3,600 foreclosure starts); Florida (2,891); California (2,830); Illinois (1,177); and Ohio (1,029).

Those major metro areas with a population greater than 1 million that had the greatest number of foreclosure starts in July included: Houston (1,406); Chicago (1,117); New York (1,003); Miami (920); and Dallas (751).

Foreclosure completion numbers decline slightly from last month

Lenders repossessed 3,866 properties through completed foreclosures (REOs) in July, a decrease of 1 percent from June and an increase of 18 percent from last year.

States that had the greatest number of REOs in July included: Texas (377); California (360); Florida (241); Michigan (236); and Illinois (223).

Those major metro statistical areas (MSAs) with a population greater than 1 million that saw the greatest number of REOs in July included: Chicago (139); New York (120); Detroit (101); Houston (95); and Los Angeles (77).

Source: Title Report

Market Data
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