

Barcelona Housing Policy

Department of Urban Planning and Housing

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A high-angle, black and white aerial photograph of Barcelona, Spain. The image captures the dense urban fabric of the city, characterized by a grid-like pattern of streets and numerous multi-story buildings. The Sagrada Família is visible in the center. The city extends to the coast on the left, with the sea visible in the distance. The overall tone is historical and architectural.

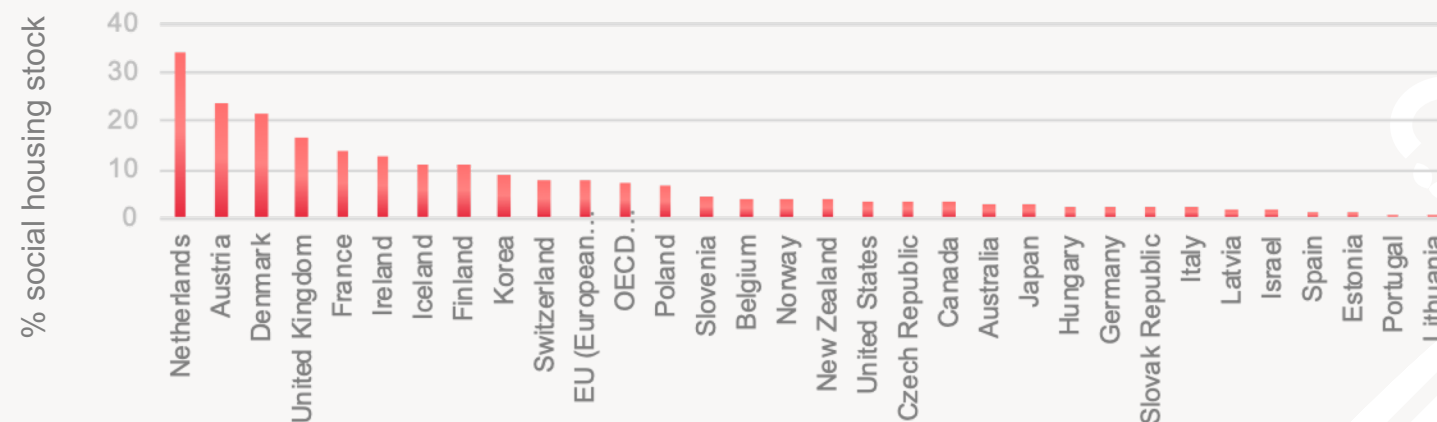
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Housing context in Barcelona

Context: housing in Catalonia and Spain

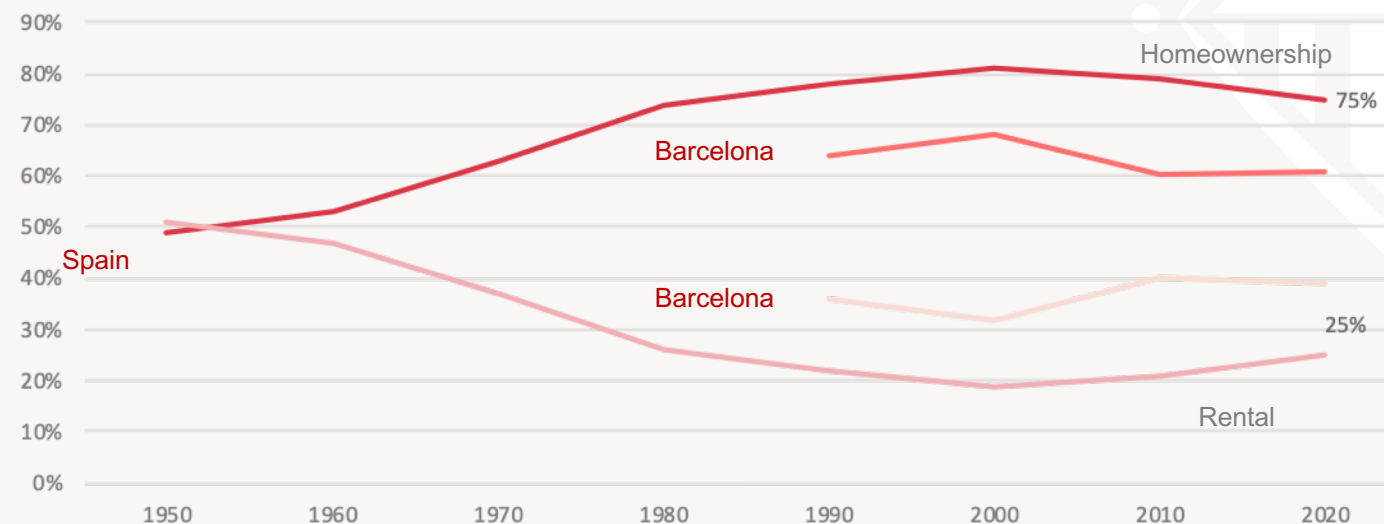
- 3.3% of social rental housing in Spain (Source: MIVAU).
- Public housing in Barcelona accounts for around 1.5% of the housing stock.

Percentage of social housing in OECD countries



Source: OCDE Affordable Housing Database 2020

Population distribution across housing tenures in Spain and Barcelona (1950-2017)

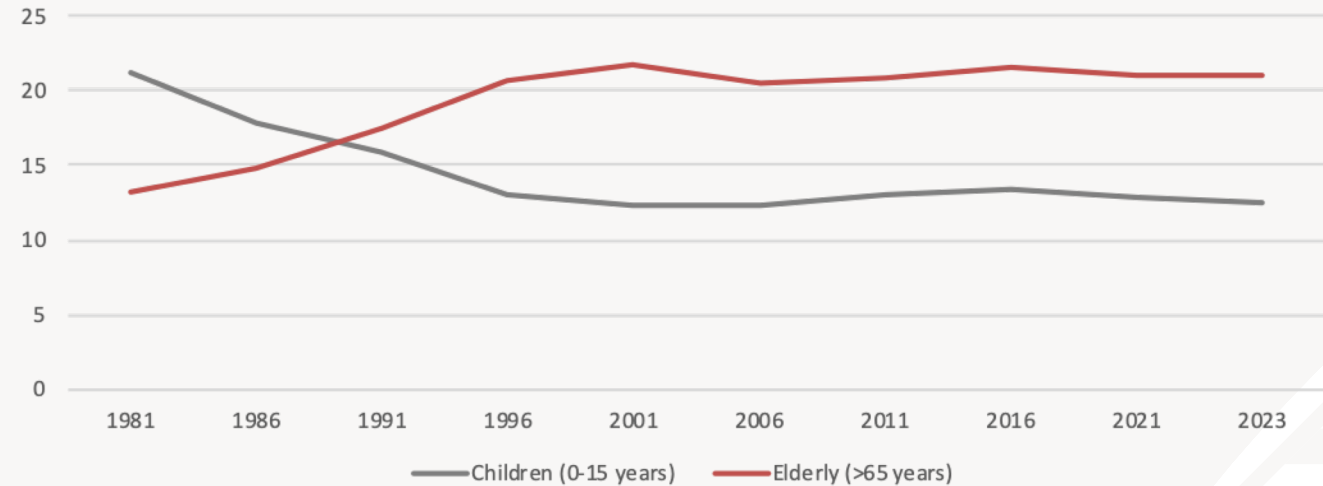


Source: INE and Idescat's Population and Housing Census

Context: demographics

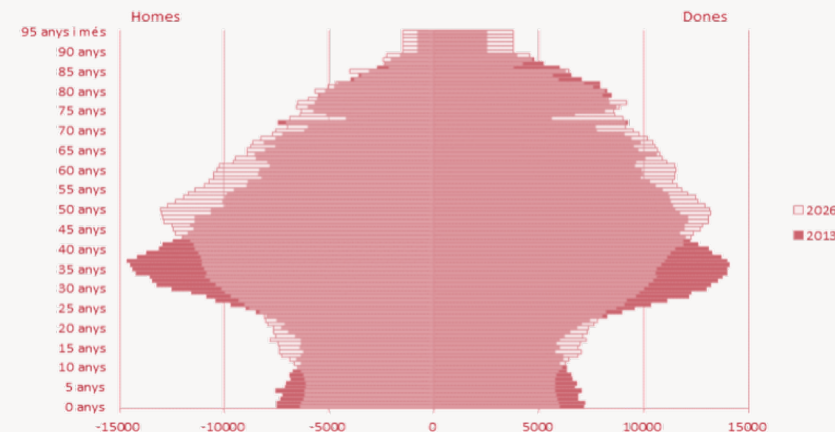
- The ageing of the population is stabilising after the major changes between 1981 and 1996. **21.1% of the population is over 64 years old**, while only **12.5% is under 16 years old**.
- However, changes are taking place which are accentuating the reduction of the child population and the population between 25 and 40 years of age, while the **population between 15 and 25 years of age is increasing**.

Children and elderly population in relation to overall population, 1981-2023



Source: Barcelona City Council Department of Statistics

Population pyramid, 2013-2026



Source: Barcelona City Council Department of Statistics



Municipal housing programmes

Pla Viure 2024-2027

- Mobilisation of resources and **internal and external coordination** for the universal right to housing.
- Priority in **mobilising land** to be made available for **housing development**.
- Key Figures:
 - **3,000 dwellings** with keys handed over
 - **5,000 dwellings** under construction
 - **10,000 dwellings** ready for construction to begin
- **New Strategic Housing Plan 2026-2033.**

**PLA ViURE****Prioritzem
l'habitatge**

What is social & affordable housing?

Affordable and social housing



Middle- and low-income households

Supportive housing for the elderly

Youth housing

Supportive housing for the homeless and extremely low-income

Single-purpose projects



Housing with services for the elderly



Youth housing



Mixed projects



Affordable housing and homeless accommodations



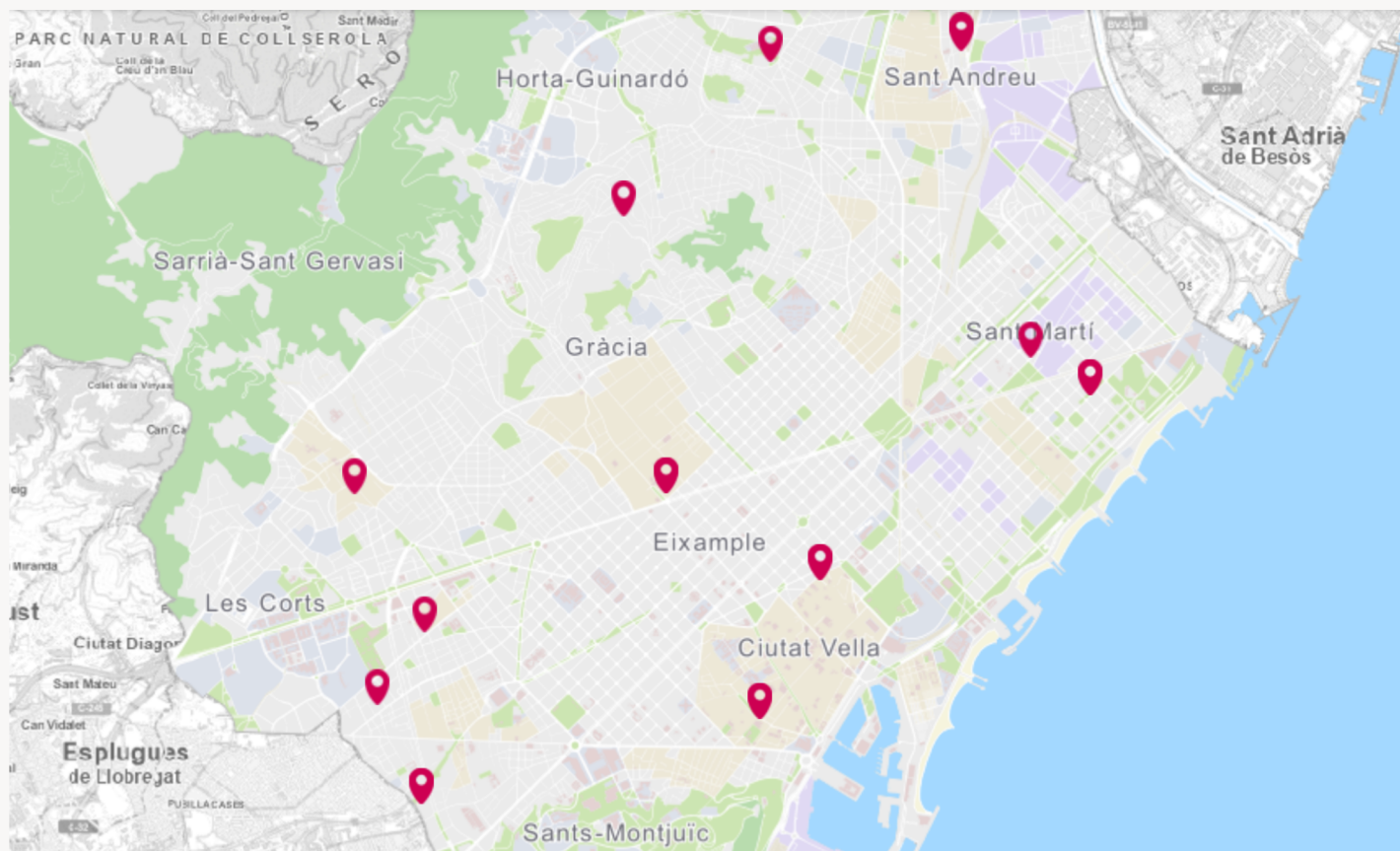
Single units within private buildings

Public housing by IMHAB

- › IMHAB has increased exponentially its **housing development and management capacities**, 80% of the new units being in rental.
- › At the end of 2024 there were more than **100 projects** underway on municipal land, which will generate more than **6,000 units**.
- › 30% of the new housing units will be for the **youth**.



Housing Offices (open to the public)



Make an appointment

Services include:

- Information and legal advice.
- Mediation for rentals: relations between the owner and tenant, problems with neighbours, harassment, etc.
- Grants for renovating buildings and/or dwellings.
- Technical advice for renovation and energy-renovation works.

2

Private rental housing



Regular rentals
(5 – 7 years long)

≠

Seasonal rentals
(1 month – 1 year long)

≠

Tourist apartments
(less than 1 month)

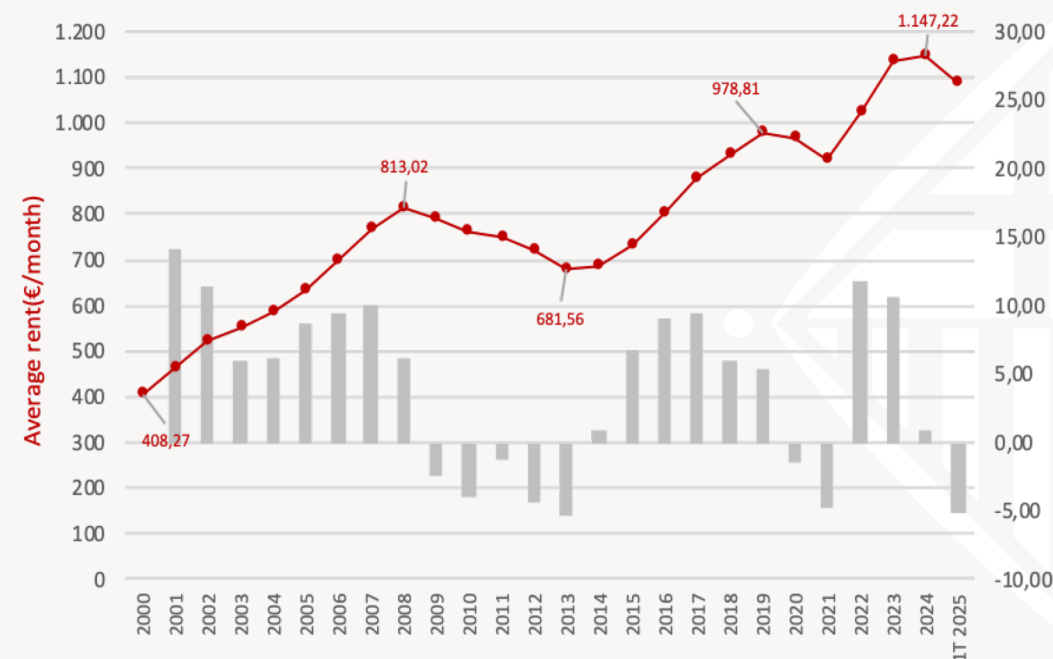
Rent regulation for regular rental contracts

Minimum duration of 5 - 7 years

Depending on property owner: natural person vs. legal entity.

- › Based on **Law 12/2023, Tense Market Areas** have been declared (140 municipalities).
- › **New rental contracts cannot exceed the price from the previous contract**, once the indexed annual rent increase has been applied.
- › When owned by a **large landlord (5 or more units)**, rent cannot be higher than what is established in the **Reference Index** for rental prices.
- › **Broker fees** paid by the property owner.
- › Results: **6,4% decrease** in rents until 1st trimester of 2025.
- › Affects both apartments and rooms.

Evolution of rental prices for new contracts in Barcelona



Source: Incasòl.

Seasonal rentals

Duration not set by law

(although more than 31 days and less than 1 year is the most common)

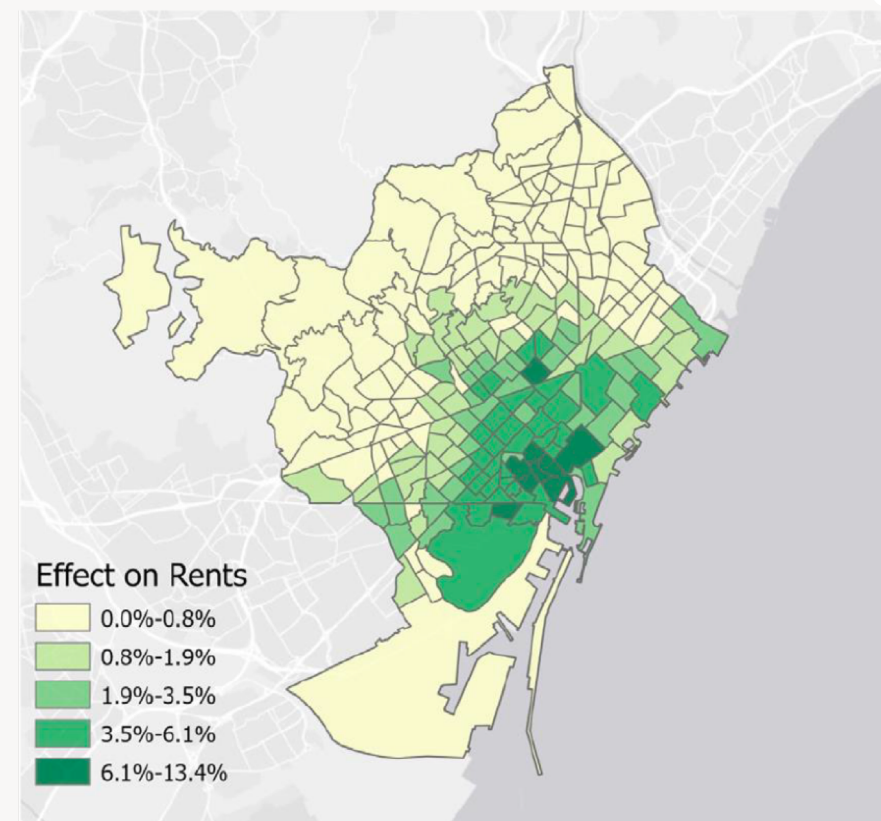
- › Duration must be **based on specific temporary need** (duration of work contract, studies, etc. must be verifiable).
- › No rent limit.
- › **Cannot register as a resident (*padró*)** = no access to public services.

Between 1/3 and 1/2 of all **advertisements on online platforms** are currently for seasonal rentals. Most longer-term rental options do not reach these platforms and can only be reached by contacting **real estate agencies**.

Tourist Apartments

- The **Special Urban Development Plan for Tourist Accommodation (PEUAT)** freezes the number of licences. There are currently **10,000 licenced touristic apartments** in Barcelona.
- In 2024, **944 illegal tourist flats** were closed and 22 organised networks were dismantled.
- Commitment to **extinguish all tourist apartments by 2028**.

Impact of tourist rentals on the price of residential rentals



Source: Miquel-Àngel García-López, J. Jofre-Monseny and R. Martínez-Mazza et al. 2020

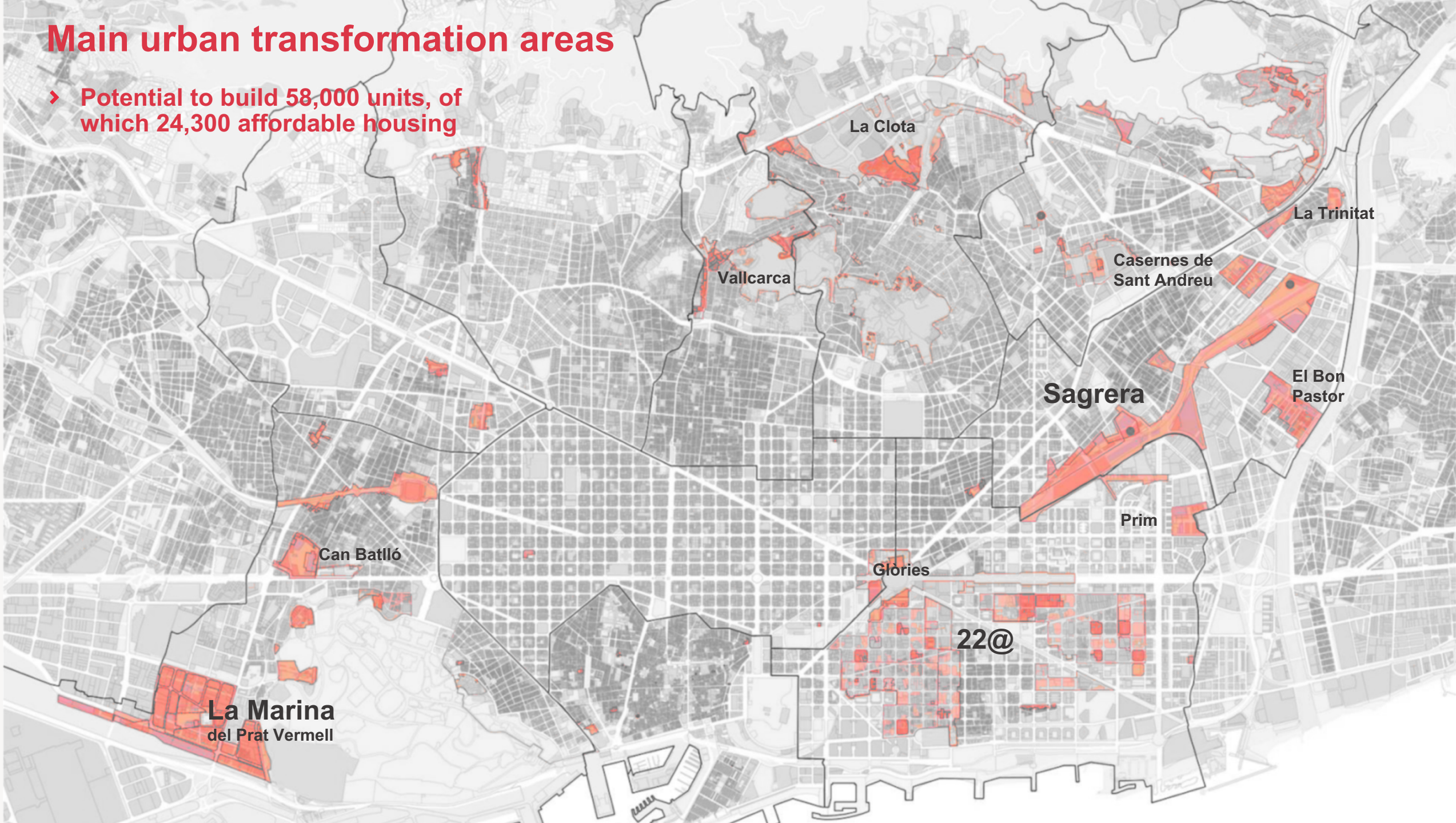
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Becoming a homeowner



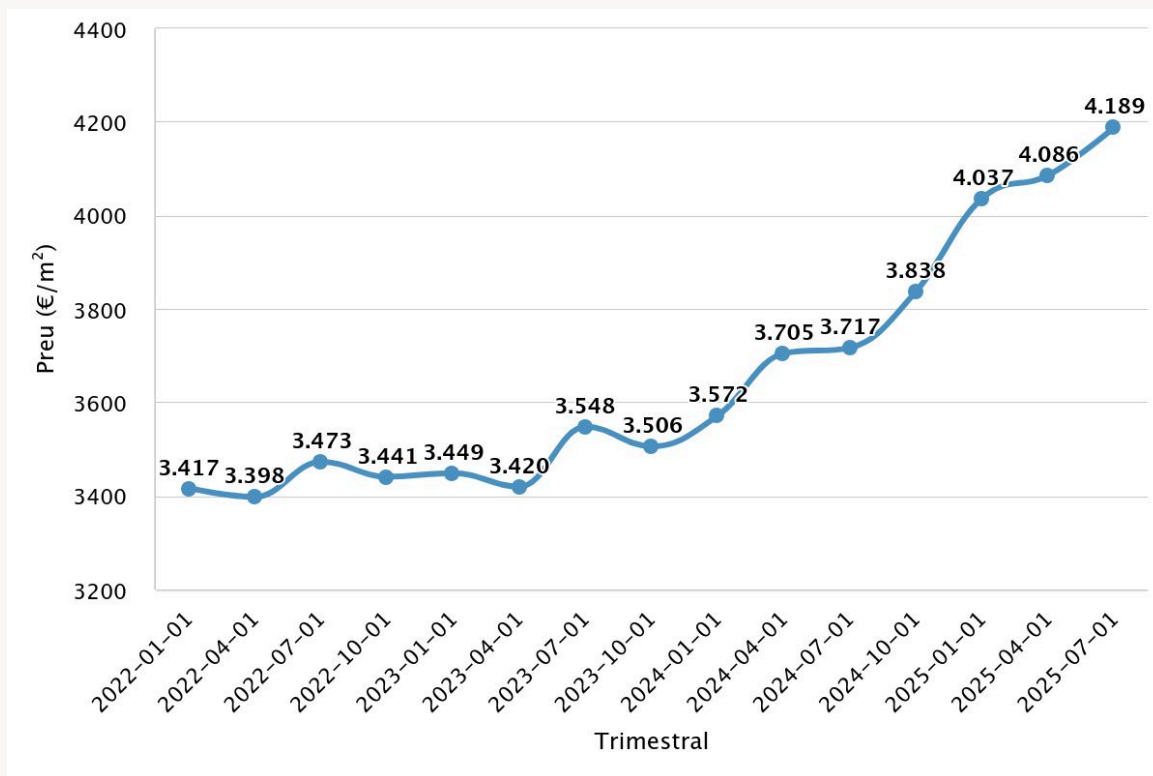
Main urban transformation areas

- › Potential to build 58,000 units, of which 24,300 affordable housing



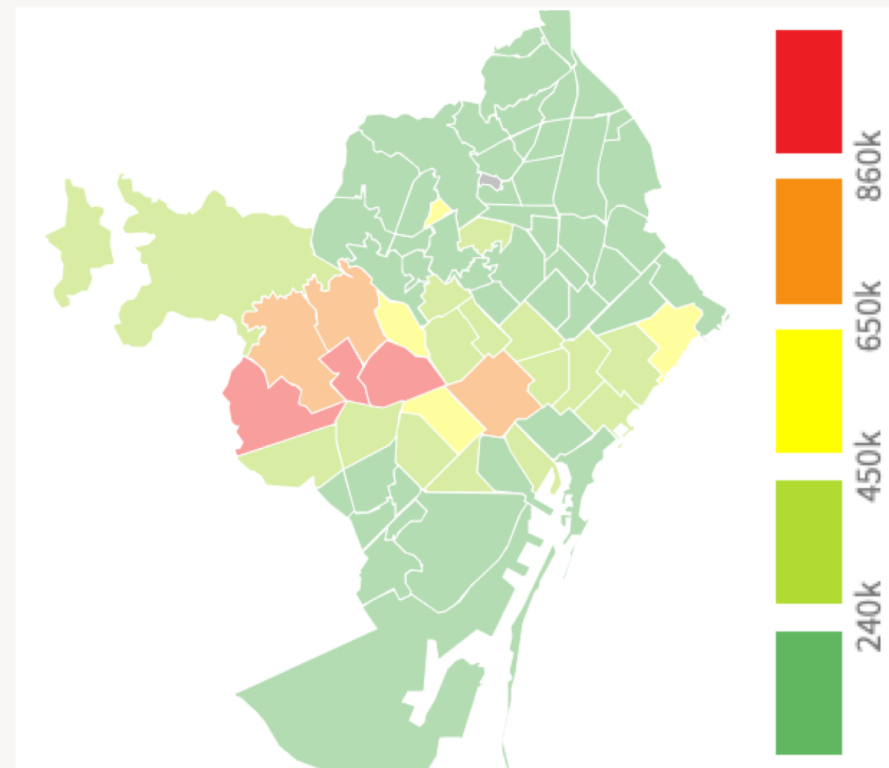
Buying a home

Average price/square meter in Barcelona



Source: Barcelona Dades 2025

Average price/housing unit in 2025
by neighbourhood



Source: Barcelona Dades 2025

Buying a home

Check the state of the dwelling	+
Check ownership	+
Check the planning status	+
New dwelling: charges and payments	+
Second-hand housing: charges and payments	+
Community of property owners	+
Basic services	+
Insurance	+
Advertising, information and offer	+



Ajuntament
de Barcelona

PLA ViURE

THANK YOU!

Speaker: Raf Jacobs



Practical tips for finding a home in Barcelona



Eduard Cabré

Housing Policy Consultant at the
Barcelona Municipal Housing
Institute.



Raf Jacobs

Founder & Managing Director at
INSPIRE Property Experts. Buyer
agent for international buyers.



Raf@inspireapartments.com

September 17, 2025

Linkedin connect:



“ Smart buying isn't luck - it's strategy.

And in Barcelona's market, strategy is survival. ”

Raf Jacobs – INSPIRE Property Experts

Linkedin connect:



Speaker bio: Raf Jacobs



- ✓ I have **helped hundreds of international buyers** buy only the best-value properties with the methodology, judgment and assurance of a professional investor
- ✓ Barcelona and Catalonia
- ✓ 1M+ views on our  **YouTube** channel for international buyers
- ✓ Awarded for service to international community of Barcelona
- ✓ Ex-Accenture senior leadership advisor
- ✓ Lecturer “Executive Real Estate Master” (Universitat Barcelona)
- ✓ 10 years seminars for Barcelona City Council and BICD
- ✓ Vice-President Belgium & Luxembourg Chamber of Commerce



The New York Times

idealista/news

Metropolitan
BARCELONA BE PART OF IT

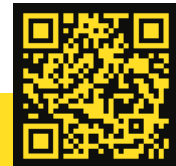
tendances
Trends

EL ESPAÑOL

LA VANGUARDIA

CATALUNYA
RÀDIO

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Recognition for our service to the international community in Barcelona

(June 2025)



“In recognition of your dynamic approach to real-estate market disruption, commitment to developing and disseminating industry expertise and for your outstanding service to the international community in Barcelona, we honor you with the **EU Entrepreneurship Award**”.



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**In 24 hours, many people will view
the same property you love.
Only one gets it.**

Linkedin connect:



Major gap between

Demand and

Supply

→ So what?



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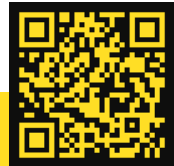
Interest rates below 2%

Mortgage payments < Rent

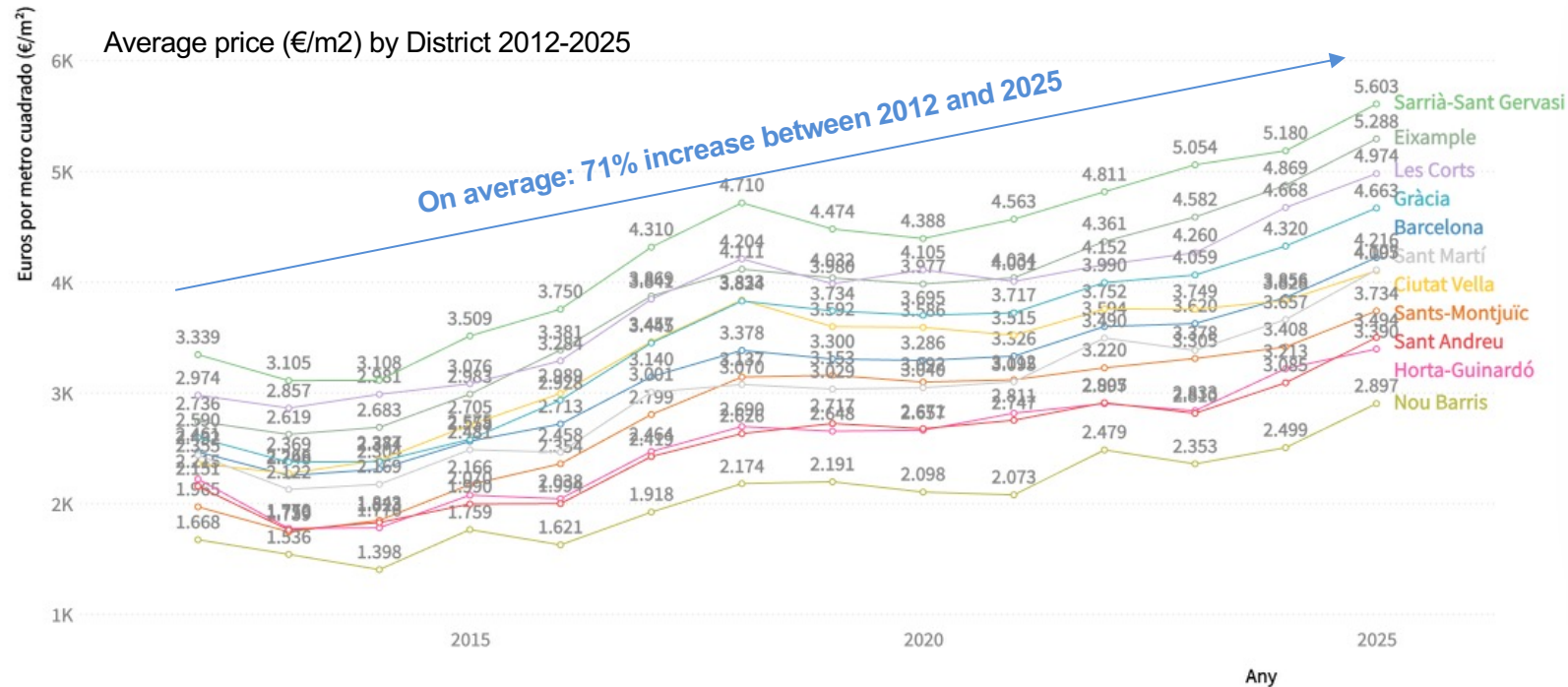
Housing deficit keeps increasing

Expectation of further price increases

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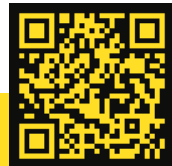


The past: Price evolution Barcelona last 15 years +71%



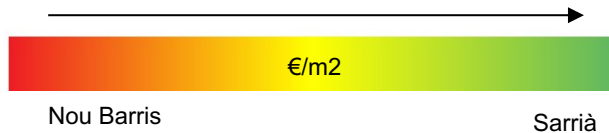
Source: Ajuntament de Barcelona. Oficina Municipal de Datos (OMD) a partir de los registros notariales de las compraventas de propiedades. Sept 02, 2025.

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Today: Barcelona property prices 2025 (€/m2)

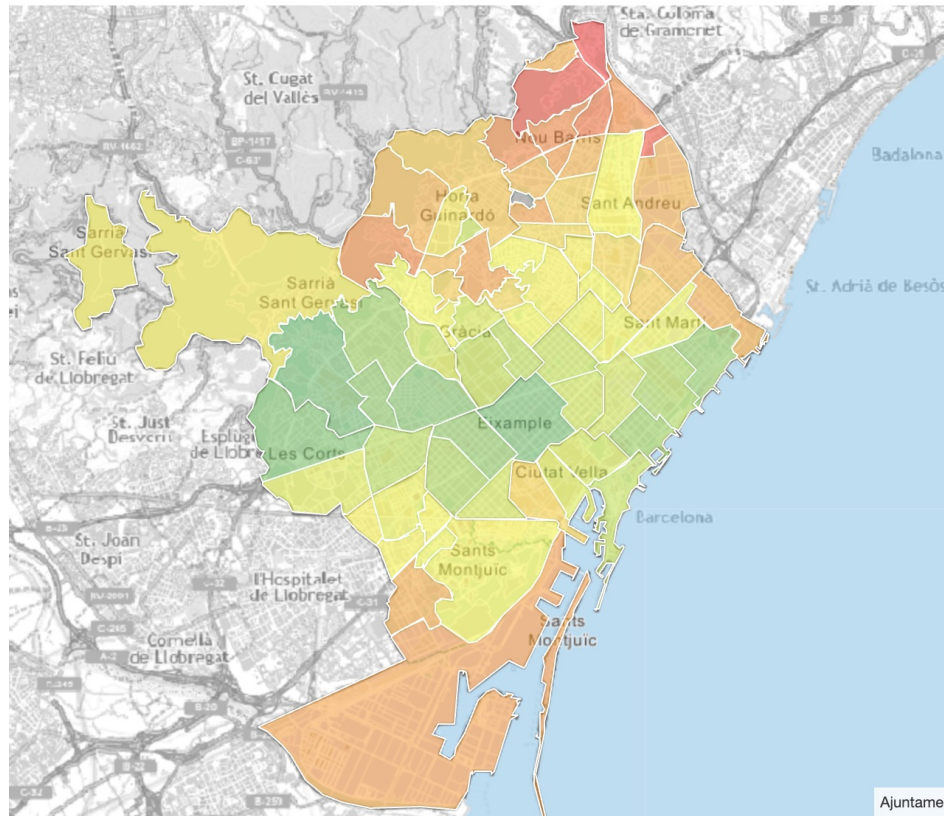
Average property prices by “Barrio”



Neighbourhood preferences int'l buyers:

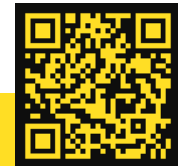
Residents: very personal. All of Barcelona.
For budgets under 300k€: trend towards tier 2
and Barcelona surroundings (Badalona,
Sabadell, Terrassa,...).

Non-residents have strong preference for:
Eixample, Galvany, St.Gervasi, Tres Torres,
Sarria, Poble Nou, Gracia,...)



Source: Ajuntament de Barcelona. Oficina Municipal de Datos (OMD) a partir de los registros notariales de las compraventas de propiedades. Sept 02, 2025.

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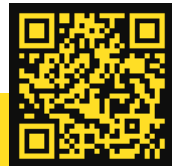
Example 1 - Design apartment



- Poble Sec, Calle Blai
- 1 bedroom + balcony + small terrace.
- 53m2.
- Incl. furniture, appliance, deco.
- 365.000 €

All paperwork in order
Interior design by INSPIRE
No charges
Low maintenance cost
Full transparency
Long-term owner relationship
Just published

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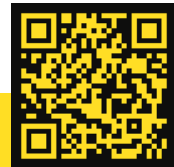
Example 2 – Off-market !



- Near Paseo de Colón
- 2 double bedrooms
- 2 bathrooms
- 83m2
- Incl. furniture, appliances
- 375.000 €

Not on the market yet
All paperwork in order
Full transparency
Long-term owner relationship

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Example 3 – Uptown



- Sant Gervasi
- 6 bedrooms
- Terrace
- Spacious rooms
- 230 m2
- 1.100.000 €

- Ready-to-move in, but has great potential for upgrading / modernizing

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Expected property price increase

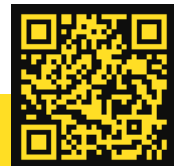
On average (Spain): +10,8% in 2025 and +6,3% in 2026

Previsiones 2025-2026		2023	2024	2025	2026
 Compraventas (miles)		584	642	720 (650)	720 (618)
 Visados de obra nueva (miles)		109	128	140 (135)	150 (145)
 Precios vivienda (MIVAU) (variación anual, %)		3,9	5,8	9,6 (5,9)	6,3 (3,0)
 Precios vivienda (INE) (variación anual, %)		4,0	8,4	10,8 (7,2)	6,3 (3,0)

Nota: Entre paréntesis, previsión del IS Inmobiliario 1S/2025.

💡 Preparation is key before falling in love with a property

Source: CaixaBank Research, September 2025



The cost of waiting in a rising market

Example

	Property price today	If 10% annual price increase	Cost of renting 1 additional year	Total cost of postponing purchase by 1 year	Loss of purchase power. (when financing at 70% LTV and 30% own funds)
Scenario 1	400.000 €	40.000 €	Avg apt: 15.000 €/year	55.000 €	183.333 €
Scenario 2	1.000.000 €	100.000 €	Large apt: 25.000 €/year	125.000 €	416.667 €

💡 Time isn't neutral when markets are going up.

→ **Know your financial possibilities**
→ **Better decisions**

*Example for illustration purposes only. Simplified calculation.
Assumptions, a.o.: buyer has funds available and qualifies for financing.*

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Winners have strategy, speed, and the right team.

→ How can **YOU** prepare to win?

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1. Know how it does (not) work in Spain



It is easy to make costly mistakes... And not realize it until it is too late.

- Realtors ≠ Protection
- Poor transparency
- No obligations and poor liability from seller
- Lawyers and wrong purchases
- “Experts” without relevant experience

Watch how smart
buyers did it



Not knowing this or not doing enough about it → Main reason for painful mistakes

2. Actionable takeaways



Three Non-Negotiable Steps:

1. Get mortgage pre-approval before you fall in love (realism + timely offers)
2. Expand your neighborhood map by 20%. Opportunity lives on the edges
3. Adjust your requirements to market reality (property features, renovation, additional funds,...)

Immediate Next Steps if you want support:

1. [Send us your Buyer Wishlist](#) as the smart starting point (only complete forms!)
2. We review and if we believe we can help, we will set up a video meeting
3. We run a mortgage simulation to know what you can realistically buy (FinForm)
4. Explore our [YouTube channel](#): free tips & insights!

Watch how smart buyers did it



Most buyers have a wishlist.

Smart buyers have a Roadmap

1

SOLID FOUNDATIONS

- Mortgage preapproval
- **Realistic expectations**
- Know market dynamics
- Know mistakes to avoid

2

SMART SEARCH & BEST DECISION

- Search
- Shortlisting criteria
- Fast informed decisions
- What is a fair price
- Offer & Negotiate
- **Reservation contract**

3

EXPERT PROTECTION

- Request all docs
- Due diligence
- Technical inspection
- Financial checks
- Legal protection
- Mortgage
- **Arras contract**

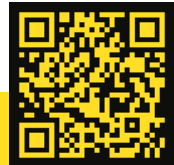
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NOTARY

- Mortgage signature
- Cancel charges
- Ensure seller/property 100% as promised
- Prep for notary signing
- Check property again
- **Notary signing**

👉 [Discover our how our Roadmap for Smart Buyers works in practice: watch it here.](#)

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How to connect



Linkedin



<https://www.linkedin.com/in/rafiacobs/>

Let's discuss your plans
(only complete forms will be reviewed)



<https://www.InspirePropertyExpertsSpain.com/wishlist>

Clients on camera



<https://www.youtube.com/@InspirePropertyExpertsSpain>

Questions ? → Email: Raf@inspireapartments.com

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