

03 December 2020

Foreclosure Statistics (FS)
Third Quarter of 2020. Provisional data

Enrolments for foreclosures initiated on the homes of individuals increased by 70.7% in the annual rate

Those initiated on the dwellings of legal persons fell by 44.2%

The total number of registrations of certifications of foreclosures initiated in the land registers in the third quarter of 2020 was 8,648, which means 56.3% less than in the previous quarter and 29.3% more than in the same quarter of 2019.

Among the dwellings of natural persons with foreclosure, 1,804¹ were the main dwellings of their owners (82.2% more than in the same quarter of 2019) and 501 were not (39.1% more).

Foreclosure certifications on regular dwellings of individuals in the 3rd quarter



Foreclosure certifications initiated and registered

Third quarter 2020.

	Total	% Variation	
		Quarterly	Annual
Total properties	8,648	56.3	-29.3
Urban properties	8,230	52.2	-29.6
-Total dwellings	4,756	63.7	-17.2
-Dwellings of individuals	2,305	102.2	70.7
-Regular dwelling	1,804	105.6	82.2
-Other dwellings	501	90.7	39.1
-Dwellings of legal entities	2,451	38.9	-44.2
-Plots	300	102.7	-48.5
-Other urban properties ²	3,174	34.9	-40.8
Rustic properties	418	226.6	-24.0

²The "Other urban properties" section includes the following items: premises, garages, offices, storage rooms, warehouses, buildings intended for dwellings, other buildings and urban exploitations.

¹ In article 7, Royal Decree-Law 8/2020 of March 17 establishes extraordinary measures in order to procure a moratorium on mortgage debt for acquisition of the habitual dwelling. The main objective of the Foreclosure Statistics is to provide quarterly information on the number of foreclosure certifications that are initiated and entered in the property registries during the reference quarter. It should be noted that not all foreclosures that are initiated end with the eviction of their owners and that legal proceedings can lead to several certifications of foreclosures.

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

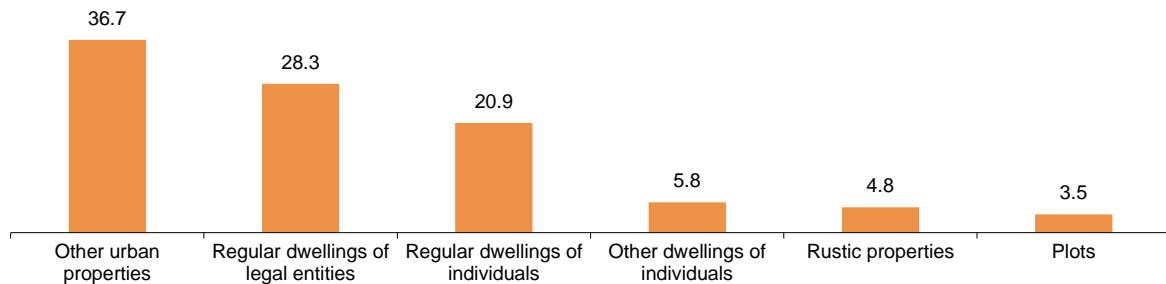
In the third quarter of 2020, foreclosures on dwellings amounted to 55.0% of the total foreclosures.

20.9% of the total number of foreclosures were on main dwellings of natural persons. 28.3% corresponds to dwellings of legal persons (44.2% lower than in the third quarter of 2019) and 5.8% to other dwellings of natural persons (39.1% higher in the annual rate).

On the other hand, foreclosures of other urban properties (business premises, garages, offices, storage rooms, warehouses, buildings intended for housing and other buildings and urban developments) accounted for 36.7% of the total.

Distribution of foreclosures certifications begun and registered

Third quarter 2020. Percentage



Certifications of foreclosures initiated and registered on dwellings according to status

17.9% of foreclosures in the third quarter were on new dwellings and 82.1% on used dwellings.

The number of foreclosures on new dwellings decreased by 38.7% in the annual rate and that of used dwellings by 10.3%.

Foreclosures certifications initiated and registered on dwellings

Third quarter 2020.

	Total	Percentage	% Variation	
			Quarterly	Annual
Total	4,756	100.0	63.7	-17.2
New	849	17.9	59.6	-38.7
Used	3,907	82.1	64.6	-10.3

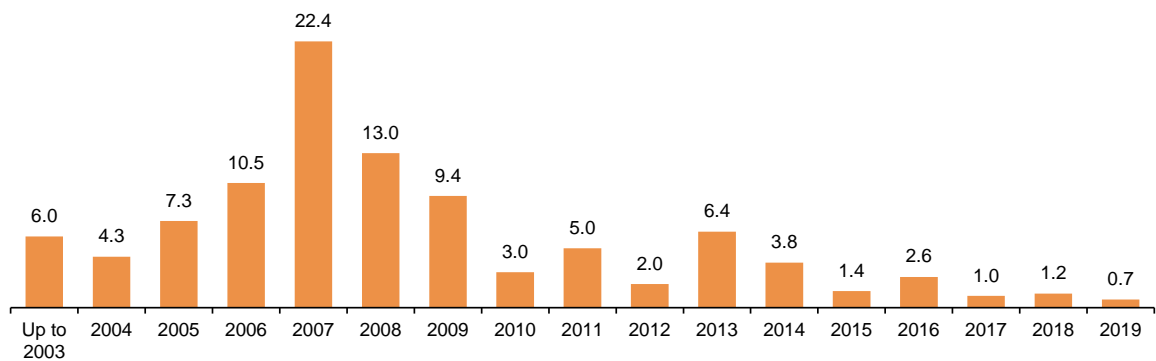
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

22.4% of foreclosures initiated on dwellings in the third quarter corresponded to mortgages constituted in the year 2007, 13.0% to mortgages constituted in 2008 and 10.5% to mortgages constituted in 2006.

The 2005-2008 period accounted for 53.2% of foreclosures initiated in this quarter.

Distribution of foreclosures certifications begun and registered on dwellings by mortgage registration

Third quarter 2020. Percentage



Results by Autonomous Community

In the third quarter, the Autonomous Communities with the greatest number of foreclosures certifications on the total properties were Andalucía (1,734), Comunitat Valenciana (1,622) and Cataluña (1,491). In turn, Comunidad Foral de Navarra (21), País Vasco (29) and Illes Balears (58) registered the lowest number.

In the case of dwellings, Comunitat Valenciana (1,052), Andalucía (931) and Cataluña (842) registered the greatest number of foreclosures. The lowest numbers were in the Autonomous Community of Navarra (11), País Vasco (18) and La Rioja (32).

Foreclosure certifications initiated and registered

Third quarter 2020.

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	8,648	4,756	2,305	2,451
Andalucía	1,734	931	432	499
Aragón	194	103	62	41
Asturias, Principado de	92	61	54	7
Balears, Illes	58	35	20	15
Canarias	310	179	105	74
Cantabria	206	98	23	75
Castilla y León	333	175	63	112
Castilla - La Mancha	276	141	111	30
Cataluña	1,491	842	469	373
Comunitat Valenciana	1,622	1,052	481	571
Extremadura	85	54	45	9
Galicia	694	314	65	249
Madrid, Comunidad de	617	357	205	152
Murcia, Región de	778	349	115	234
Navarra, Comunidad Foral de	21	11	11	0
País Vasco	29	18	18	0
Rioja, La	104	32	26	6

Revision and updating of data

Data for 2020 is provisional and will be reviewed when the data for the same period of the next year is published. That is, when the data for the third quarter of 2021 are published, the final data for the same quarter of 2020 will be disseminated.

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) Dwellings of natural and legal persons, main dwelling and other dwellings.

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

For more information the methodology can be accessed at:

https://www.ine.es/en/metodologia/t30/t3030153_en.pdf

The standardized methodological report is at:

<https://www.ine.es/dynt3/metadatos/es/RespuestaDatos.html?oper=259>

INE statistics are produced in accordance with the Code of Good Practice for European Statistics, which is the basis for the institution's quality policy and strategy. For more information, please see the **Calidad en el INE y Código de Buenas Prácticas Quality at INE and the Code of Good Practices** on the INE website.

For further information see **INEbase: www.ine.es/en/** Twitter: **@es_ine**

All press releases at: **www.ine.es/en/prensa/prensa_en.htm**

Press Office: Telephone numbers: (+34) 91 583 93 63 /94 08 – **gprensa@ine.es**

Information Area: Telephone number: (+34) 91 583 91 00 – **www.ine.es/infoine/?L=1**

Foreclosure Statistics

3rd quarter 2020. Provisional data

FS.1 Foreclosures begun and recorded in the property registers on rustic and urban properties

	Total	Rustic properties	Urban properties		
			Dwellings	Plots	Other urban properties
TOTAL	8,648	418	4,756	300	3,174
Andalucía	1,734	104	931	94	605
Aragón	194	53	103	1	37
Asturias, Principado de	92	4	61	0	27
Balears, Illes	58	4	35	3	16
Canarias	310	7	179	13	111
Cantabria	206	19	98	1	88
Castilla y León	333	37	175	17	104
Castilla - La Mancha	276	42	141	21	72
Cataluña	1,491	26	842	35	588
Comunitat Valenciana	1,622	63	1,052	21	486
Extremadura	85	4	54	2	25
Galicia	694	9	314	40	331
Madrid, Comunidad de	617	10	357	4	246
Murcia, Región de	778	26	349	1	402
Navarra, Comunidad Foral de	21	8	11	0	2
País Vasco	29	1	18	3	7
Rioja, La	104	1	32	44	27
Ceuta	4	0	4	0	0
Melilla	0	0	0	0	0

3rd quarter 2020. Provisional data

FS.2 Dwellings with foreclosures begun, according to status and owner

	Dwellings	By status		By owner	
		New	Used	Individual	Company
TOTAL	4,756	849	3,907	2,305	2,451
Andalucía	931	237	694	432	499
Aragón	103	19	84	62	41
Asturias, Principado de	61	0	61	54	7
Balears, Illes	35	12	23	20	15
Canarias	179	11	168	105	74
Cantabria	98	3	95	23	75
Castilla y León	175	93	82	63	112
Castilla - La Mancha	141	12	129	111	30
Cataluña	842	72	770	469	373
Comunitat Valenciana	1,052	218	834	481	571
Extremadura	54	2	52	45	9
Galicia	314	63	251	65	249
Madrid, Comunidad de	357	20	337	205	152
Murcia, Región de	349	79	270	115	234
Navarra, Comunidad Foral de	11	2	9	11	0
País Vasco	18	1	17	18	0
Rioja, La	32	1	31	26	6
Ceuta	4	4	0	0	4
Melilla	0	0	0	0	0