

08 March 2021

Foreclosure Statistics (FS)

Fourth quarter of 2020 and year 2020. Provisional data

Enrolments for foreclosures initiated on the homes of individuals increased by 97.0% in the annual rate

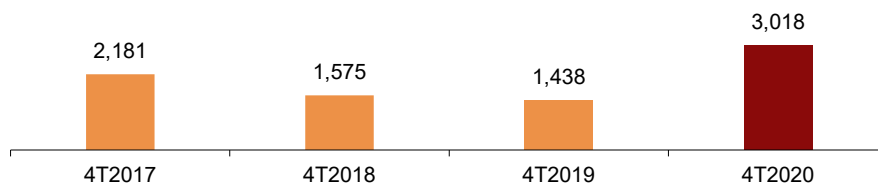
Those initiated on the dwellings of legal persons fell by 53.0%

In 2020 as a whole, foreclosures initiated on permanent dwellings of natural persons rose by 27.4%

The total number of registrations of certifications of foreclosures initiated in the land registers in the fourth quarter of 2020 was 10,010, which means 15.7% less than in the previous quarter and 22.2% more than in the same quarter of 2019.

Enrolments for foreclosures initiated on the homes of individuals increased by 97.0% in the annual rate. Among these dwellings, 3,018¹ were the main dwellings of their owners (109.9% more than in the same quarter of 2019) and 742 were not (57.4% more).

Foreclosures certifications on regular dwellings of individuals in the 4^o quarter



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.

Foreclosures certifications initiated and registered

Fourth quarter 2020

	Total	% Variation	
		Quarterly	Annual
Total properties	10,010	15.7	-22.2
Urban properties	9,549	16.0	-21.9
-Total dwellings	5,708	20.0	-5.7
-Dwellings of individuals	3,760	63.1	97.0
-Regular dwelling	3,018	67.3	109.9
-Other dwellings	742	48.0	57.4
-Dwellings of legal entities	1,948	-20.5	-53.0
-Plots	324	8.0	-59.0
-Other urban properties ³	3,517	10.8	-34.6
Rustic properties	461	10.3	-27.5

¹ The "Other urban properties" section 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

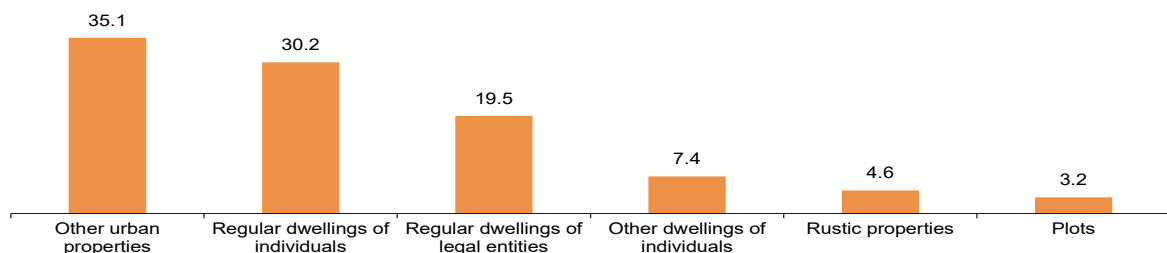
Foreclosures on dwellings accounted for 57.1% of the total foreclosures during the fourth quarter of 2020.

30.2% of the total number of foreclosures were on main dwellings of natural persons. 19.5% corresponds to the dwellings of legal entities and 7.4% to other dwellings of natural persons.

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 35.1% of the total.

Distribution of foreclosures certifications begun and registered

Fourth quarter 2020. Percentage



Certifications of foreclosures initiated and registered on dwellings according to status

13.0% of foreclosures during the fourth quarter were on new dwellings and 87.0% were on used dwellings.

The number of foreclosures on new dwellings decreased by 31.6% in the annual rate. On the other hand, there was no variation in this number for used dwellings compared to the year 2019.

Foreclosures certifications initiated and registered on dwellings

Fourth quarter 2020

	Total	Percentage	% Variation	
			Quarterly	Annual
Total	5,708	100.0	20.0	-5.7
New	744	13.0	-12.4	-31.6
Used	4,964	87.0	27.1	0.0

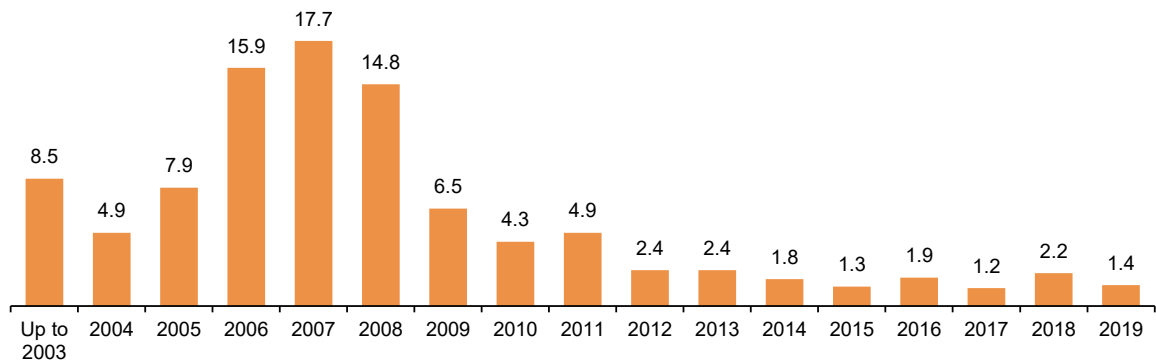
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

A total 17.7% of foreclosures initiated on dwellings in the fourth quarter corresponded to mortgages constituted in the year 2007, 15.9% did so to mortgages constituted in 2006 and 14.8% to mortgages constituted in 2008.

The 2005-2008 period accounted for 56.3% of foreclosures initiated in this quarter.

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

Fourth quarter 2020. Percentage



Results by Autonomous Community

In the fourth quarter, the Autonomous Communities with the greatest number of certifications of foreclosures on the total properties were Comunitat Valenciana (2,230), Andalucía (1,949) and Cataluña (1,425). In turn, Comunidad Foral de Navarra (27), País Vasco (68) and Extremadura (80) registered the lowest number.

In the case of dwellings, Comunitat Valenciana (1,391), Andalucía (1,194) and Cataluña (981) registered the greatest number of foreclosures. The lowest numbers were in the Autonomous Community of Navarra (18), País Vasco (40) and Extremadura (44).

Foreclosures certifications initiated and registered

Fourth quarter 2020

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	10,010	5,708	3,760	1,948
Andalucía	1,949	1,194	741	453
Aragón	187	112	82	30
Asturias, Principado de	159	120	83	37
Balears, Illes	166	76	60	16
Canarias	530	307	124	183
Cantabria	188	64	44	20
Castilla y León	365	142	82	60
Castilla - La Mancha	419	237	171	66
Cataluña	1,425	981	830	151
Comunitat Valenciana	2,230	1,391	849	542
Extremadura	80	44	32	12
Galicia	565	273	105	168
Madrid, Comunidad de	1,063	401	332	69
Murcia, Región de	430	252	134	118
Navarra, Comunidad Foral de	27	18	18	0
País Vasco	68	40	40	0
Rioja, La	142	52	30	22

Results for the whole of the year 2020

The total number of registrations of certifications for foreclosures initiated in 2020 was 34,750, which means 38.8% less than in 2019.

Of the 9,407 dwellings of natural persons with foreclosures, 7,367 were owned permanent dwellings (37.4% less than in 2019). Meanwhile, 2,040 were the non-permanent dwellings of their owners (0.9% more).

Foreclosures certifications initiated and registered

	Total 2020	% Variation annual			
		2020	2019	2018	2017
Total properties	34,750	-38.8	3.7	3.3	-27.5
Urban properties	33,156	-38.6	3.7	4.8	-28.3
-Total dwellings	18,903	-31.2	4.7	-5.3	-32.9
-Dwellings of individuals	9,407	27.4	-18.3	-37.3	-47.0
-Regular dwelling	7,367	37.4	-19.0	-39.8	-48.3
-Other dwellings	2,040	0.9	-16.6	-29.3	-42.3
-Dwellings of legal entities	9,496	-52.8	16.9	29.4	-5.7
-Plots	1,242	-62.2	-2.3	24.5	-27.1
-Other urban properties ¹	13,011	-44.1	3.4	16.6	-20.8
Rustic properties	1,594	-42.2	3.6	-19.5	-12.1

¹ The "Other urban properties" section 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 on dwellings according to status

16.5% of foreclosures on dwellings in the year 2020 were new and 83.5% were used.

The number of foreclosures on new dwellings decreased by 51.6% compared to the previous year and that of used dwellings dropped by 25.0%.

Foreclosures certifications initiated and registered on dwellings

	Total 2020	Percentage	% Variation annual			
			2020	2019	2018	2017
Total	18,903	100.0	-31.2	4.7	-5.3	-32.9
New	3,112	16.5	-51.6	21.0	11.9	-11.1
Used	15,791	83.5	-25.0	0.6	-8.9	-36.1

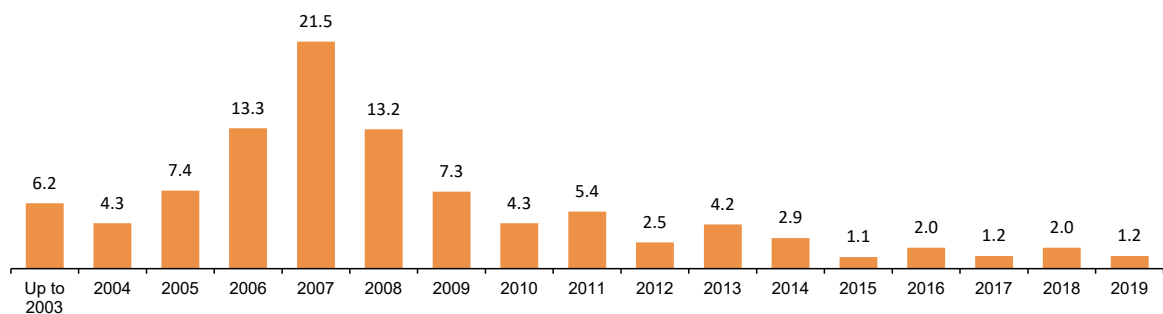
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

In 2020, 21.5% of foreclosures initiated on dwellings corresponded to mortgages constituted in the year 2007, 13.3% to mortgages constituted in 2006 and 13.2% to mortgages constituted in 2008.

The 2005-2008 period accounted for 55.4% of the foreclosures initiated in 2020.

Distribution of foreclosures certifications initiated and registered on dwellings by year of mortgage registration

Year 2020. Percentage



Annual evolution in the number of foreclosures initiated and registered on dwellings

The unusual situation in 2020 resulting from the health crisis caused by COVID-19 caused the number of registrations of certifications for foreclosures initiated in the housing registries to be different in the different periods of the year.

During the months in which the state of alarm was enacted for the management of the health crisis situation, attention to the public in the Property Registries was carried out exclusively by email or by telephone, in accordance with the Resolution of the Office of Legal Security and Public Trust of March 15, 2020.

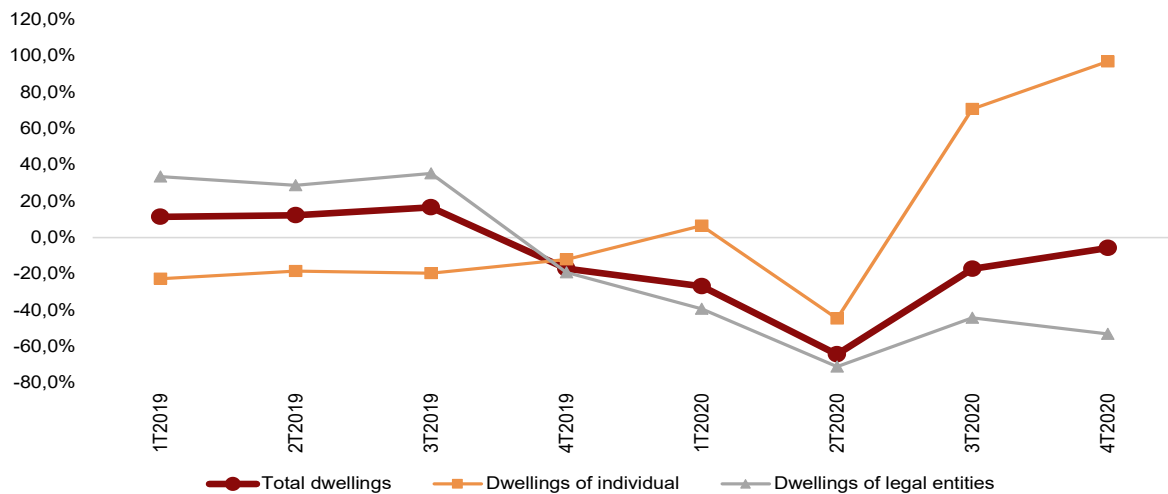
During these months, when the Property Registries were closed to the public, there was a significant decrease in the number of foreclosure certification registrations initiated in the housing registries. The largest decrease in the annual rate was registered in the second quarter (-64.3%).

With the de-escalation and the arrival of the “new normality,” there was a progressive recovery in the number of foreclosure certification registrations initiated in the housing registries.

Foreclosure certification registrations among natural persons increased significantly in the third and fourth quarters of the year. On the other hand, certifications carried out by legal persons fell compared to the previous year.

Annual evolution in the number of foreclosures on dwellings

Percentage



Results by Autonomous Community

In 2020, the Autonomous Communities with the greatest number of foreclosures certifications on the total properties were Cataluña (12,131), Comunitat Valenciana (11,644) and Andalucía (9,834). In turn, Comunidad Foral de Navarra (174), País Vasco (218) and La Rioja (495) registered the lowest number.

Cataluña (5,757), Andalucía (5,681) and Comunitat Valenciana (5,356) registered the greatest number of dwelling foreclosures. The autonomous communities with the lowest number were Comunidad Foral de Navarra (54), País Vasco (81) and La Rioja (143).

Foreclosures certifications initiated and registered

Year 2020

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	34,750	18,903	9,407	9,496
Andalucía	6,257	3,538	1,856	1,682
Aragón	657	383	274	109
Asturias, Principado de	442	283	194	89
Balears, Illes	604	372	138	234
Canarias	1,030	603	298	305
Cantabria	1,030	505	113	392
Castilla y León	1,295	573	272	301
Castilla - La Mancha	1,609	835	421	414
Cataluña	6,181	3,492	2,027	1,465
Comunitat Valenciana	7,579	4,643	1,917	2,726
Extremadura	375	151	125	26
Galicia	1,785	793	243	550
Madrid, Comunidad de	2,595	1,290	865	425
Murcia, Región de	2,505	1,109	416	693
Navarra, Comunidad Foral de	116	61	54	7
País Vasco	178	102	98	4
Rioja, La	477	148	92	56

Revision and updating of data

The data published today are provisional and will be reviewed in the fourth quarter of this year.

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 you can access the methodology at:

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

And the standardized methodological report in:

<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 see the section on [Quality at INE and the Code of Best Practices](#) on the INE website.

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Foreclosure Statistics

4th quarter of 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	10.010	461	5.708	324	3.517
Andalucía	1.949	125	1.194	62	568
Aragón	187	7	112	1	67
Asturias, Principado de	159	2	120	0	37
Balears, Illes	166	2	76	8	80
Canarias	530	21	307	6	196
Cantabria	188	4	64	76	44
Castilla y León	365	8	142	19	196
Castilla - La Mancha	419	9	237	16	157
Cataluña	1.425	39	981	27	378
Comunitat Valenciana	2.230	71	1.391	46	722
Extremadura	80	9	44	0	27
Galicia	565	101	273	2	189
Madrid, Comunidad de	1.063	7	401	18	637
Murcia, Región de	430	43	252	15	120
Navarra, Comunidad Foral de	27	0	18	0	9
País Vasco	68	3	40	1	24
Rioja, La	142	10	52	27	53
Ceuta	15	0	2	0	13
Melilla	2	0	2	0	0

4th quarter of 2020. Provisional data

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

	Dwellings	By status		By owner	
		New	Used	Individual	Company
TOTAL	5.708	744	4.964	3.760	1.948
Andalucía	1.194	265	929	741	453
Aragón	112	4	108	82	30
Asturias, Principado de	120	4	116	83	37
Balears, Illes	76	3	73	60	16
Canarias	307	16	291	124	183
Cantabria	64	4	60	44	20
Castilla y León	142	3	139	82	60
Castilla - La Mancha	237	21	216	171	66
Cataluña	981	45	936	830	151
Comunitat Valenciana	1.391	189	1.202	849	542
Extremadura	44	7	37	32	12
Galicia	273	109	164	105	168
Madrid, Comunidad de	401	20	381	332	69
Murcia, Región de	252	34	218	134	118
Navarra, Comunidad Foral de	18	0	18	18	0
País Vasco	40	0	40	40	0
Rioja, La	52	20	32	30	22
Ceuta	2	0	2	2	0
Melilla	2	0	2	1	1

Year 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	34.750	1.594	18.903	1.242	13.011
Andalucía	6.257	349	3.538	255	2.115
Aragón	657	65	383	3	206
Asturias, Principado de	442	18	283	10	131
Balears, Illes	604	19	372	20	193
Canarias	1.030	38	603	21	368
Cantabria	1.030	27	505	81	417
Castilla y León	1.295	91	573	114	517
Castilla - La Mancha	1.609	82	835	160	532
Cataluña	6.181	107	3.492	159	2.423
Comunitat Valenciana	7.579	259	4.643	130	2.547
Extremadura	375	51	151	74	99
Galicia	1.785	295	793	51	646
Madrid, Comunidad de	2.595	28	1.290	38	1.239
Murcia, Región de	2.505	121	1.109	45	1.230
Navarra, Comunidad Foral de	116	13	61	5	37
País Vasco	178	4	102	4	68
Rioja, La	477	27	148	72	230
Ceuta	31	0	18	0	13
Melilla	4	0	4	0	0

Year 2020. Provisional data

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

	Dwellings	By status		By owner	
		New	Used	Individual	Company
TOTAL	18.903	3.112	15.791	9.407	9.496
Andalucía	3.538	812	2.726	1.856	1.682
Aragón	383	29	354	274	109
Asturias, Principado de	283	6	277	194	89
Balears, Illes	372	94	278	138	234
Canarias	603	37	566	298	305
Cantabria	505	25	480	113	392
Castilla y León	573	126	447	272	301
Castilla - La Mancha	835	159	676	421	414
Cataluña	3.492	321	3.171	2.027	1.465
Comunitat Valenciana	4.643	885	3.758	1.917	2.726
Extremadura	151	11	140	125	26
Galicia	793	186	607	243	550
Madrid, Comunidad de	1.290	116	1.174	865	425
Murcia, Región de	1.109	261	848	416	693
Navarra, Comunidad Foral de	61	3	58	54	7
País Vasco	102	3	99	98	4
Rioja, La	148	34	114	92	56
Ceuta	18	4	14	2	16
Melilla	4	0	4	2	2

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