

07 March 2022

Foreclosure Statistics (FS)

Fourth quarter of 2021 and year 2021. Provisional data

Enrolments for foreclosures initiated on the homes of individuals increased by 5.4% in the annual rate

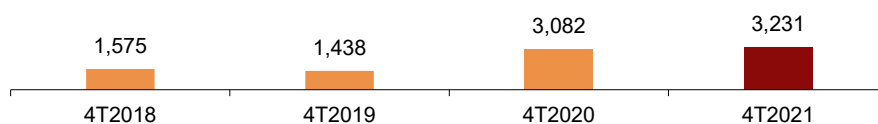
Those initiated on the dwellings of legal persons fell by 44.4%

In 2021 as a whole, foreclosures initiated on permanent dwellings of natural persons rose by 53.3%

The total number of registrations of certifications of foreclosures initiated in the land registers in the fourth quarter of 2021 was 7,866, which means 20.9% less than in the previous quarter and 22.7% more than in the same quarter of 2020.

Among the dwellings of natural persons with foreclosure, 3,231¹ were the main dwellings of their owners (4.8% more than in the same quarter of 2020) and 818 were not (7.9% more).

Foreclosure certifications on regular dwellings of individuals in the 4th quarter



¹ 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.

Foreclosure certifications initiated and registered

Fourth quarter 2021

	Total	% Variation	
		Quarterly	Annual
Total properties	7,866	20.9	-22.7
Urban properties	7,452	22.2	-23.3
-Total dwellings	5,106	26.5	-11.1
-Dwellings of individuals	4,049	42.9	5.4
-Regular dwelling	3,231	42.6	4.8
-Other dwellings	818	44.0	7.9
-Dwellings of legal entities	1,057	-12.0	-44.4
-Plots	161	-30.0	-49.5
-Other urban properties ²	2,185	19.1	-40.3
Rustic properties	414	1.7	-10.0

² 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 64.9% of the total foreclosures during the fourth quarter of 2021.

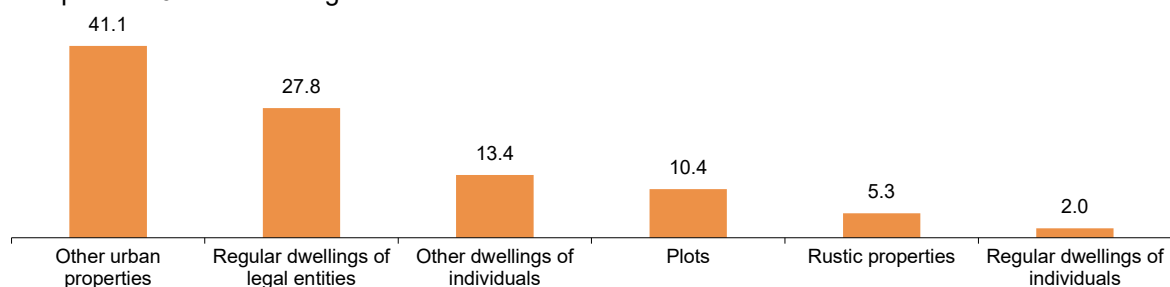
34.8% of the total number of foreclosures were on main dwellings of natural persons. They totalled 3,231, or 4.8% more than in the fourth quarter of 2020.

13.4% corresponds to the dwellings of legal entities and 10.4% to other dwellings of natural persons. In the first case there were 1,057 executions (44.4% less in the annual rate) and in the second there were 818, 7.9% more.

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 27.8% of the total.

Distribution of foreclosures certifications begun and registered

Fourth quarter 2021. Percentage



Certifications of foreclosures initiated and registered on dwellings according to status

11.0% of foreclosures during the fourth quarter were on new dwellings and 89.0% were on used dwellings.

The number of foreclosures on new dwellings decreased by 24.3% in the annual rate and that of used dwellings by 9.1%.

Foreclosures certifications initiated and registered on dwellings

Fourth quarter 2021

	Total	Percentage	% Variation	
			Quarterly	Annual
Total	5,106	100.0	26.5	-11.1
New	561	11.0	18.1	-24.3
Used	4,545	89.0	27.7	-9.1

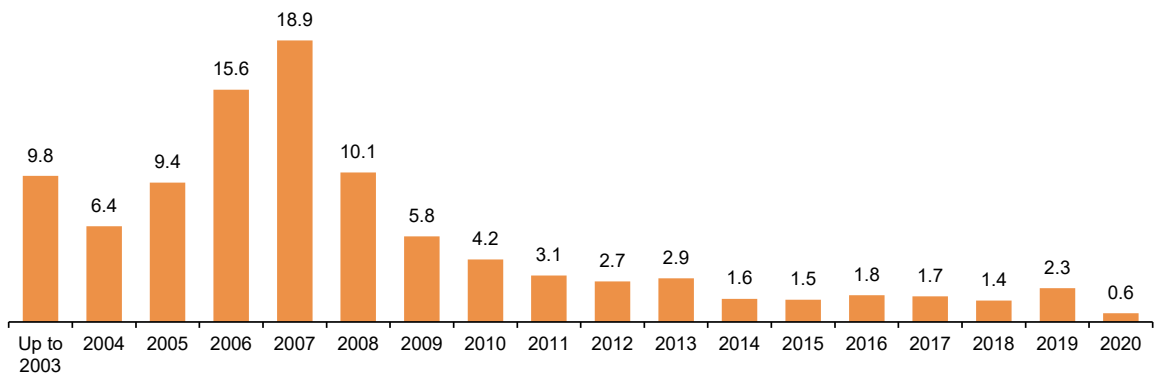
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

A total 18.9% of foreclosures initiated on dwellings in the fourth quarter corresponded to mortgages constituted in the year 2007, 15.6% did so to mortgages constituted in 2006 and 10.1% to mortgages constituted in 2008.

The 2005-2008 period accounted for 54.0% of foreclosures initiated in this quarter.

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

Fourth quarter 2021. 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 (1,960), Andalucía (1,743) and Cataluña (1,141). In turn, Comunidad Foral de Navarra (35), La Rioja (38) and Cantabria (84) registered the lowest number.

In the case of dwellings, Andalucía (1,173), Comunitat Valenciana (1,130) and Cataluña (849) registered the greatest number of foreclosures. The lowest numbers were in the Autonomous Community of Navarra (23), La Rioja (25) and Illes Balears (41).

Foreclosure certifications initiated and registered

Fourth quarter 2021

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	7,866	5,106	4,049	1,057
Andalucía	1,743	1,173	998	175
Aragón	172	120	93	27
Asturias, Principado de	229	127	78	49
Balears, Illes	101	41	37	4
Canarias	265	190	155	35
Cantabria	84	57	45	12
Castilla y León	201	105	94	11
Castilla - La Mancha	370	265	205	60
Cataluña	1,141	849	676	173
Comunitat Valenciana	1,960	1,130	767	363
Extremadura	127	70	58	12
Galicia	185	120	82	38
Madrid, Comunidad de	664	493	412	81
Murcia, Región de	444	244	229	15
Navarra, Comunidad Foral de	35	23	23	0
País Vasco	102	69	68	1
Rioja, La	38	25	25	0

Results for the whole of year 2021

The total number of registrations of certifications for foreclosures initiated in 2021 was 32,383, which means 7.4% less than in 2020.

Of the 14,862 dwellings of natural persons with foreclosures, 11,947 were owned permanent dwellings (57.4% less than in 2020). Meanwhile, 2,915 were the non-permanent dwellings of their owners (38.6% more).

Certifications for foreclosures initiated and registered

	Total 2021	% Annual variation			
		2021	2020	2019	2018
Total properties	32,383	-7.4	-38.4	3.7	3.3
Urban properties	30,697	-8.2	-38.1	3.7	4.8
-Total dwellings	20,206	6.8	-31.2	4.7	-5.3
-Dwellings of individuals	14,862	53.3	31.3	-18.3	-37.3
-Regular dwelling	11,947	57.4	41.6	-19.0	-39.8
-Other dwellings	2,915	38.6	4.1	-16.6	-29.3
-Dwellings of legal entities	5,344	-42.1	-54.1	16.9	29.4
-Plots	906	-25.2	-63.1	-2.3	24.5
-Other urban properties ¹	9,585	-27.9	-42.8	3.4	16.6
Rustic properties	1,686	8.4	-43.6	3.6	-19.5

¹ The "Other urban properties" section includes the following items: premises, garages, offices, storage rooms, warehouses, buildings intended for dwellings, other buildings and urban developments.

Certifications of foreclosures initiated and registered on dwellings according to status

11.1% of foreclosures on dwellings in the year 2021 were on new dwellings and 88.9% were on used dwellings.

The number of foreclosures on new dwellings decreased by 27.8% compared to the previous year, while that of used dwellings rose by 13.6%.

Foreclosure certifications initiated and registered on dwellings

	Total 2021	Percentage	% Annual variation			
			2021	2020	2019	2018
Total	20,206	100.0	6.8	-31.2	4.7	-5.3
New	2,242	11.1	-27.8	-51.7	21.0	11.9
Used	17,964	88.9	13.6	-24.9	0.6	-8.9

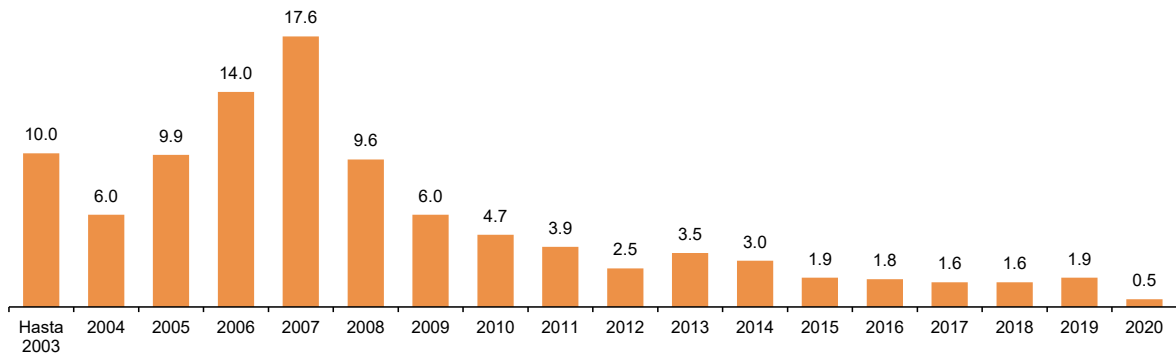
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

In 2021, 17.6% of foreclosures initiated on dwellings corresponded to mortgages constituted in the year 2007, 14.0% to mortgages constituted in 2006 and 9.9% to mortgages constituted in 2005.

The 2005-2008 period accounted for 51.1% of the foreclosures initiated in 2021.

Distribution of certifications for foreclosures on homes started and registered by year of mortgage registration (%)

Year 2021. Percentage



Results by Autonomous Communities

In the third quarter, the Autonomous Communities with the greatest number of certifications of foreclosures on the total properties in 2021 were Comunitat Valenciana (7,573), Andalucía (6,727) and Cataluña (5,287). In turn, Comunidad Foral de Navarra (136), La Rioja (266) and Extremadura (273) registered the lowest number.

Andalucía (4,510), Comunitat Valenciana (4,402) and Cataluña (3,703) registered the greatest number of housing foreclosures in the year 2021. The autonomous communities with the lowest number were Comunidad Foral de Navarra (86), La Rioja (133) and Cantabria (164).

Certifications for foreclosures initiated and registered

Year 2021

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	32,383	20,206	14,862	5,344
Andalucía	6,727	4,510	3,472	1,038
Aragón	690	398	304	94
Asturias, Principado de	530	332	238	94
Balears, Illes	428	224	170	54
Canarias	1,564	915	546	369
Cantabria	273	164	139	25
Castilla y León	983	439	352	87
Castilla - La Mancha	1,758	1,076	737	339
Cataluña	5,287	3,703	2,917	786
Comunitat Valenciana	7,573	4,402	2,832	1,570
Extremadura	466	242	211	31
Galicia	984	595	305	290
Madrid, Comunidad de	2,633	1,765	1,434	331
Murcia, Región de	1,692	973	789	184
Navarra, Comunidad Foral de	136	86	84	2
País Vasco	345	214	198	16
Rioja, La	266	133	118	15

Revision and updating of data

The 2021 data is provisional and will be reviewed in this year's third quarter.

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>

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Foreclosure Statistics

4th quarter of 2021. 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	7.866	414	5.106	161	2.185
Andalucía	1.743	147	1.173	39	384
Aragón	172	18	120	2	32
Asturias, Principado de	229	18	127	1	83
Balears, Illes	101	6	41	6	48
Canarias	265	10	190	14	51
Cantabria	84	1	57	3	23
Castilla y León	201	19	105	8	69
Castilla - La Mancha	370	9	265	7	89
Cataluña	1.141	12	849	23	257
Comunitat Valenciana	1.960	114	1.130	42	674
Extremadura	127	12	70	7	38
Galicia	185	16	120	1	48
Madrid, Comunidad de	664	0	493	3	168
Murcia, Región de	444	28	244	2	170
Navarra, Comunidad Foral de	35	0	23	0	12
País Vasco	102	1	69	1	31
Rioja, La	38	3	25	2	8
Ceuta	2	0	2	0	0
Melilla	3	0	3	0	0

4th quarter of 2021. Provisional data

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

	Dwellings	By status		By owner	
		New	Used	Individual	Company
TOTAL	5.106	561	4.545	4.049	1.057
Andalucía	1.173	235	938	998	175
Aragón	120	2	118	93	27
Asturias, Principado de	127	1	126	78	49
Balears, Illes	41	3	38	37	4
Canarias	190	27	163	155	35
Cantabria	57	7	50	45	12
Castilla y León	105	2	103	94	11
Castilla - La Mancha	265	31	234	205	60
Cataluña	849	32	817	676	173
Comunitat Valenciana	1.130	169	961	767	363
Extremadura	70	0	70	58	12
Galicia	120	7	113	82	38
Madrid, Comunidad de	493	23	470	412	81
Murcia, Región de	244	19	225	229	15
Navarra, Comunidad Foral de	23	2	21	23	0
País Vasco	69	0	69	68	1
Rioja, La	25	1	24	25	0
Ceuta	2	0	2	1	1
Melilla	3	0	3	3	0

Year 2021. 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	20.206	2.242	17.964	14.862	5.344
Andalucía	4.510	902	3.608	3.472	1.038
Aragón	398	13	385	304	94
Asturias, Principado de	332	5	327	238	94
Balears, Illes	224	28	196	170	54
Canarias	915	92	823	546	369
Cantabria	164	12	152	139	25
Castilla y León	439	13	426	352	87
Castilla - La Mancha	1.076	150	926	737	339
Cataluña	3.703	169	3.534	2.917	786
Comunitat Valenciana	4.402	632	3.770	2.832	1.570
Extremadura	242	10	232	211	31
Galicia	595	40	555	305	290
Madrid, Comunidad de	1.765	80	1.685	1.434	331
Murcia, Región de	973	66	907	789	184
Navarra, Comunidad Foral de	86	2	84	84	2
País Vasco	214	3	211	198	16
Rioja, La	133	8	125	118	15
Ceuta	31	17	14	12	19
Melilla	4	0	4	4	0

Year 2021. Provisional data

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

	Dwellings	By status		By owner	
		New	Used	Individual	Company
TOTAL	32.383	1.686	20.206	906	9.585
Andalucía	6.727	455	4.510	211	1.551
Aragón	690	41	398	13	238
Asturias, Principado de	530	43	332	7	148
Balears, Illes	428	24	224	7	173
Canarias	1.564	35	915	39	575
Cantabria	273	9	164	7	93
Castilla y León	983	82	439	99	363
Castilla - La Mancha	1.758	74	1.076	33	575
Cataluña	5.287	74	3.703	150	1.360
Comunitat Valenciana	7.573	495	4.402	126	2.550
Extremadura	466	31	242	82	111
Galicia	984	34	595	26	329
Madrid, Comunidad de	2.633	59	1.765	61	748
Murcia, Región de	1.692	155	973	21	543
Navarra, Comunidad Foral de	136	3	86	13	34
País Vasco	345	13	214	4	114
Rioja, La	266	59	133	7	67
Ceuta	41	0	31	0	10
Melilla	7	0	4	0	3