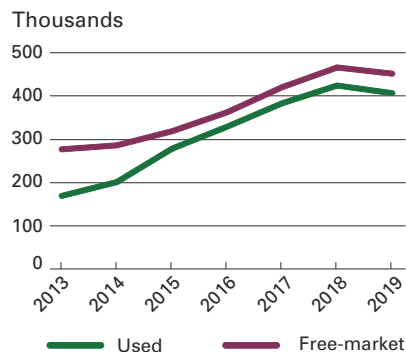


Construction and housing



Sales of used and free - market homes



Housing sales. 2019

Provisional data

		Interannual variation %
Total	501,085	-3.3
New	92,844	1.2
Used	408,241	-4.2
Free market	453,572	-3.1
Protected	47,513	-4.9

Trends in housing sales change

In 2019, a little over 1.7 million properties were transferred in the land registries, 2.7% more than the previous year, according to the Statistics on Transfer of Property Rights.

Half a million were homes transferred through sale (501,085), a figure 3.3% higher than in 2018. Most of these are used and at market prices (free-market). For both, the upward trend that began in 2013 was reversed.

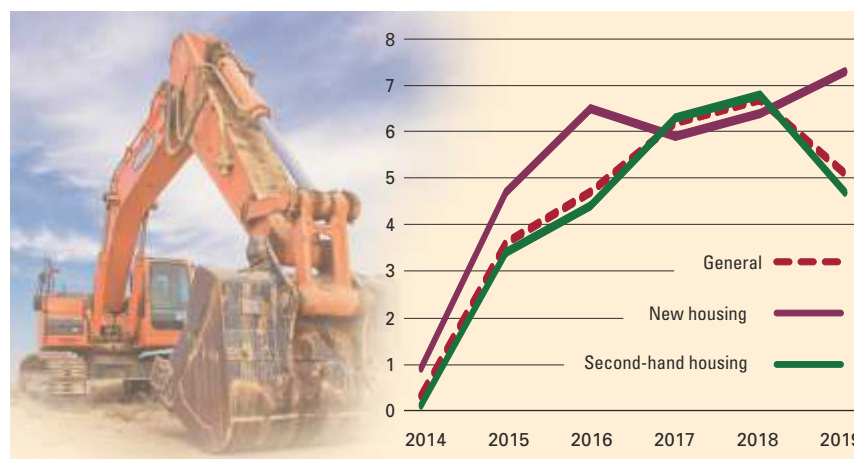
Housing cost overburden rate by owner, with mortgage or loan. 2018

	% Population
European Union	4.4
Greece	29.2
Latvia	9.6
Germany	8.6
Hungary	8.3
United Kingdom	6.4
Bulgaria	6.3
Poland	6.2
Denmark	5.2
Slovenia	5.1
Spain	3.5
Italy	3.3
Portugal	3.0
Austria	2.6
Czechia	2.5
Netherlands	2.2
Malta	2.1
Estonia	2.0
Lituania	2.0
Eslovaquia	1.9
Sweden	1.7
Luxembourg	1.5
Finland	1.4
Belgium	1.2
Ireland	1.2
Croatia	1.1
Romania	0.8
France	0.7
Cyprus	0.6

New home prices rise further

Housing prices increased 5.1% on average during 2019. For the first time since 2012, this rate was lower than the previous year. New housing increased more than second-hand housing —7.3% compared to 4.7%—, a reversal from the previous two years.

Annual variation price according to housing type. (%)



* Represents more than 40% of disposable household income. Source: Eurostat

Mortgages constituted. 2019

Provisional Data

		Interannual variation %
Total mortgaged properties	492,594	2.2
Rural properties	14,797	-9.4
Urban properties	477,797	2.6
Housing	357,720	2.7
Average amount (euros)	125,007	0.6

Opposing trends for rural and urban properties

In 2019, 492,594 new mortgages were registered, 2.2% more than the previous year.

Housing increased by 2.7%, with an average amount of 125,007 euros. The largest increase was recorded in Castilla-La Mancha (17.9%) and the smallest in Comunidad Foral de Navarra (-9.4%).

Mortgages on rural properties have declined for four years in a row

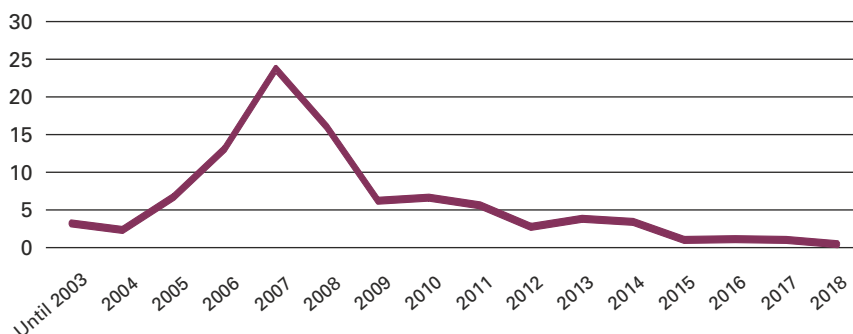
Fewer foreclosures on primary dwellings

On the other hand, the number of registrations of foreclosure certifications initiated in 2019 was 56,349, 2.9% more than in 2018.

The largest increase was for the properties of legal entities (15.8%), while the greatest decrease was for the habitual dwellings of natural persons (-21.8%), a trend that has repeated since 2017.

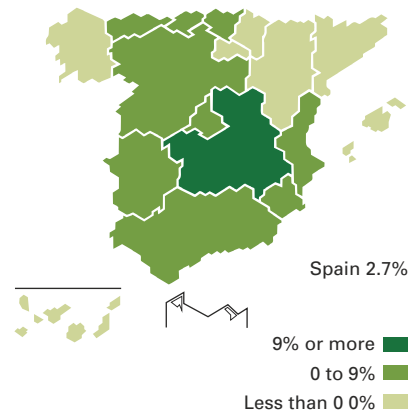
The 2005 to 2008 mortgage registration period concentrated 60.3% of the foreclosures begun in 2019.

Distribution of certifications for foreclosures started and registered in 2019, by year of mortgage registration (%)



Home mortgages. 2019

Annual variation



Annual variation in the number of properties mortgaged according to property type (%)

