

**Question for written answer E-002696/2019  
to the Commission  
Rule 138  
Ernest Urtasun (Verts/ALE)**

Subject: Rise in foreclosures in Spain and strategy on bad debts

According to the National Statistical Office, a total of 16 429 foreclosures were initiated in Spain in the second quarter of 2019, an increase of 10.9% compared to 2018. Most of these eviction processes are initiated by so-called 'vulture funds', which manage bad debt portfolios transferred to them by banks, which may be accelerating the recovery of real estate assets amid fears of a cyclical price change.

These figures add evidence of unfair and aggressive practices by debt collectors and demonstrate that the huge transfer of property portfolios to vulture funds is adversely affecting the protection of consumers of financial services, in this case mortgages.

(1) In its assessment of the impact of the various rules which make up its strategy against bad debts, did the Commission take into account this significant increase in evictions?

(2) Does the Commission intend to carry out a review of the strategy to ensure that a right enshrined in the EU's Charter of Fundamental Rights is not infringed?