

REPORT ON STRESSED AREAS IN THE BASQUE COUNTRY

December 2023



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Stressed areas
2023

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01.

INTRODUCTION AND BASIC CONCEPTS

This report presents up-to-date information on the indicators used to identify stressed areas with statistical data published up to December 2023.

This section provides a summary explaining the underlying regulatory framework and the basic concepts applied in the report in order to identify stressed areas in accordance with Act 12/2023 on the right to housing, of 24 May.

Basic definitions

In article 3, among other legal definitions, it is worth highlighting the following, as they determine how stressed areas are identified:

- d) Affordable conditions commensurate with the financial burden: sale or rental price conditions that avoid an excessive financial burden on households, taking into account their net income and their specific characteristics, considering both mortgage payments and rent, as well as the basic expenses and utilities to be paid by the mortgaged owner or tenant, which should not generally exceed 30 per cent of the household's income.*
- e) Basic expenses and utilities: the total cost of energy supplies (electricity, gas, diesel, etc.), running water, telecommunication services, and any contributions to the owners' association, all for the main residence.*

Declaration of a stressed area

On the basis of these definitions, in Article 18. Declaration of stressed housing market areas, it states that:

- In accordance with the criteria and procedures established in their regulatory provisions and within the scope of their respective powers, housing authorities may declare stressed housing market areas for the purpose of focusing public housing measures in those areas where there is a particular risk of a housing supply shortage for the population, to provide conditions that make it affordable to access the market, according to the different needs of each territory.
- The declaration of an area as a stressed housing market area will remain effective for three years, and may be extended annually by following the same procedure, when the circumstances that led to the declaration continue to exist and after presenting the public measures and initiatives adopted to correct or improve the situation since the previous declaration.

Criteria for declaring a stressed area

The most relevant section for the purposes of this report relates to the criteria for declaring a stressed area.

The law states that such a declaration will require a substantiating report, using objective data and based on there being a particular risk of a housing supply shortage for the local population, including measures to provide new homes under affordable conditions, when one of the following circumstances apply:

- a) The average burden of mortgage or rental costs on personal or household budgets, plus basic expenses and utilities, is greater than thirty percent of average income or average household income.
- b) In the five years prior to the declaration as a stressed housing market area, the purchase or rental price of housing must have experienced a cumulative growth rate at least three percentage points higher than the cumulative growth rate of the consumer price index of the respective Autonomous Community.

Therefore, it is sufficient for one of the two criteria to be met to declare a stressed area. Moreover, the third additional provision proposes a review of the criteria for identifying stressed housing market areas three years after the enactment of the law, so as to reflect the situation and trends in the housing market at that time.

Action plans to correct imbalances in the rental market and consequences of declaring a stressed area

Under this procedure, declaring an area as a stressed housing market area will require the competent authority to draw up a specific plan proposing the necessary measures to correct the imbalances identified in its declaration, and a timetable for implementing it in areas of action such as:

- Ways to work closely with the competent authorities and the private sector to boost the supply of affordable housing in that area and its surroundings.
- Specific funding measures for that area that could help to restrain or reduce rental or sale prices.
- Additional specific public aid within the current state housing plan, in accordance with the provisions established therein.
- With regard to tax incentives, it proposes an improvement in the regulation of personal income tax to boost long-term housing rentals at affordable prices, stipulating that, for new rental agreements, there will be tax relief of up to 90 percent, if new leases are signed with a reduction of at least 5 percent on the previous agreement.

More specifically, in areas declared as stressed areas, this law envisages the possibility of an extraordinary annual renewal for tenants after the agreement has ended, and also applying limits to housing that has not been rented in the last 5 years, based on reference price index systems. It also proposes limiting rent to the amount paid under the previous agreement for new leases to new tenants.

Finally, "large holders" are more strictly defined in these areas, i.e. owners of 5 or more urban properties for residential use located in the area declared as being stressed, when so requested by the Autonomous Community.



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02.

ANALYSIS OF THE IMPACT OF STRESSED AREAS IN THE BASQUE COUNTRY



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The report is therefore based on the two criteria laid down in the law and has had to make use of official statistical information published at the time of writing. There follows a summary of the information used and the reference dates thereof, for information purposes, since any statistical data that is published is often delayed, sometimes significantly, due to the procedure that has to be followed in order to compile it.

Criterion no. 1. Rental price increase over the last 5 years > CPI+3 percentage points

For ease of reading the report, Criterion no. 1. relates to increases in average rents in recent years: *in the five years prior to the declaration as a stressed housing market area, the purchase or rental price of housing must have experienced a cumulative growth rate at least three percentage points higher than the cumulative growth rate of the consumer price index of the respective Autonomous Community.*

The available information is based on the Basque Government's Rental Market Statistics (EMAL) and is up-to-date as of the final quarter of 2022, making it possible to calculate the increase in the average rental price of free market rate leases (collective and single-family) recorded each year in the security deposit register between 2017 and 2022 (the last 5 years), in percentage terms, and to compare this with the average annual rise of the CPI in the Basque Country over this period, which was 14.0% according to Eustat's figure¹.

¹ https://www.eustat.eus/elementos/ele0000500/indice-de-precios-de-consumo-ipc-general-y-por-grupos-de-la-ca-de-euskadi-medias-anuales/tbl0000527_c.html

Criterion no. 2. Financial burden to pay for housing < 30%

There is no detailed information available for each municipality on the mortgage burden of households that are repaying a mortgage-backed loan to pay for their homes. Therefore, the analysis has focused on the rental burden of households using the following formula:

Rental cost + utility bills > 30% of household income

The average burden of mortgage or rental costs on personal or household budgets, plus basic expenses and utilities, is greater than thirty percent of average income or average household income.

For this second indicator, it was necessary to use statistical data from 2021, as the Eustat statistics on personal and household income that are currently published do not provide any subsequent information; the average Disposable Income figure for each municipality was selected.

To ensure methodological consistency, in order to calculate the financial burden, we used the EMAL's rental cost data for 2021 (rather than from 2022, although it is available) and the cost of utilities provided by Eustat's Household Budget Statistics for 2021.

In municipalities where this information on average rent linked to annual security deposits is not available, the average rental cost of all current leases was used and the municipality is marked with an asterisk when analysing Criterion no. 2 in the tables below.

As a final consideration, it should be noted that a significant number of small and even medium-sized municipalities do not have a sufficient number of security deposits to be classified as stressed, based on a statistical representativeness criterion (minimum of 30 deposits for free market rate leases in the year under study). These municipalities are listed at the end of this document in the annex, labelled as n.a. (data not available).

Criterion	Indicators used	Reference date	Source
1. Increase in rental cost	Average rent per municipality and per district (where available)	Figure for security deposits associated with leases that started in 2017 and 2022.	Statistics Agency of the Department of Territorial Planning, Housing and Transport
1. Increase in rental cost	CPI in Basque Country	Figures from January 2017 to December 2022 (14%+3%) = 17%	Eustat ²
2. Financial burden <30%	Disposable household income per municipality and per district (where available)	Last figures published in 2021	Eustat, Statistics on personal and household income
	Average rent per municipality and per district (where available)	Figures for security deposits relating to leases that started in 2021 have been used for methodological consistency	Statistics Agency of the Department of Territorial Planning, Housing and Transport
	Household expenditure on basic utilities	Each Historical Territory's expenditure indicator was used for 2021 as more detailed data was not available ³	Eustat, Statistics on household expenditure

² https://www.eustat.eus/elementos/ele0000500/indice-de-precios-de-consumo-ipc-general-y-por-grupos-de-la-ca-de-euskadi-medias-anuales/tbl0000527_c.html

³ Each Historical Territory's average monthly household expenditure indicator was used for 2021.



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03.

MAP OF STRESSED AND NON-STRESSED AREAS

Based on this methodological and regulatory framework, the municipalities that were identified as being stressed areas are graphically represented below in various maps for each Historical Territory.

In addition to this graphical representation, there is a set of detailed rankings for each Territory where the figures for each of the two criteria are listed for each municipality.

- Criterion no. 1 - % increase in rents 2017-2022
- Criterion no. 2 - % payment burden

An overview of the application of these indicators shows that criterion no. 1 (increases in rents) provides little scope to identify stressed areas. The sharp increase in the CPI in 2022 means that this indicator is not very effective, as it rose by 14% between 2017 (on average for the year) and 2022, **which places the threshold required to define an area as being stressed at a 17% increase in rents over 5 years.**

STRESSED AREAS IN GIPUZKOA

As detailed in the following rankings, criterion no. 1 identifies 15 municipalities as being stressed based on the criterion of increases in rental prices in recent years (in the case of Irun and Donostia-San Sebastian, only in certain districts).

The list includes municipalities on the coast of Gipuzkoa with a high proportion of second homes and holiday homes, as well as San Sebastian and the municipalities in its metropolitan area, which are affected by the high price of housing in the capital. There are also some municipalities in inland Gipuzkoa, in the Goierri region and in the Urola Basin. These are Azkoitia, Arrasate, Tolosa, Zumaia, Zarautz, Zestoa, Astigarraga, Usurbil, Ordizia, Beasain, Lasarte-Oria, San Sebastian, Urnieta, Irun and Lazkao.

This list includes some municipalities that are partially stressed, given that only some of their districts meet criterion no. 1, e.g. in Arrasate, San Sebastian, Zarautz, Azkoitia and Tolosa.

Table 1 Ranking of stressed and non-stressed areas of Gipuzkoa based on **criterion no. 1**

		2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1
Municipality	District			
Azkoitia	01	421.7	566.3	34.29%
Arrasate/Mondragón	02	452.5	588.8	30.12%
Arrasate/Mondragón	04	514.7	656.5	27.55%
Arrasate/Mondragón	03	473	588.5	24.42%
Tolosa	02	574.6	705.3	22.75%
Zumaia	01	627.5	765.1	21.93%
Zestoa	01	525.1	639.1	21.71%
Astigarraga	01	712.4	859.7	20.68%
Usurbil	01	617.5	740.4	19.90%
Irun	01	611.7	733.1	19.85%
Azkoitia	02	476.3	569.3	19.53%
Ordizia	01	526.5	624.8	18.67%
Irun	03	624.1	740.5	18.65%
Zarautz	01	696.5	825.2	18.48%
Irun	02	616.5	730.2	18.44%
Arrasate/Mondragón	01	519.2	614.1	18.28%
Lasarte-Oria	01	666.8	787.8	18.15%
Donostia / San Sebastian	07	684	806.8	17.95%
Tolosa	01	530.6	625.3	17.85%
Beasain	01	545.6	640.5	17.39%
Urnietia	01	621.2	729	17.35%
Irun	04	601.7	705.5	17.25%
Lazkao	01	504.8	591.8	17.23%
Donostia / San Sebastian	01	874.4	1024	17.11%
Donostia / San Sebastian	04	789.9	922.2	16.75%
Erreterria	01	611.6	713.8	16.71%
Pasaia	03	622.2	725.8	16.65%
Bergara	03	423.5	494	16.65%
Zarautz	02	764.2	889.1	16.34%
Donostia / San Sebastian	02	980.7	1137.3	15.97%
Irura	01	597.9	693.3	15.96%
Orio*	01	644.5	747.3	15.95%
Hondarribia	01	656	759.2	15.73%
Villabona	01	549.3	633	15.24%
Bergara	01	492.5	567	15.13%
Azpeitia	01	499.1	574.5	15.11%
Eibar	03	497.7	572.4	15.01%
Hernani	01	611.3	700.2	14.54%
Eibar	01	512.6	587	14.51%
Eibar	02	483.4	553.2	14.44%
Ibarra	01	539.8	617.5	14.39%
Elgoibar	01	473.1	540	14.14%



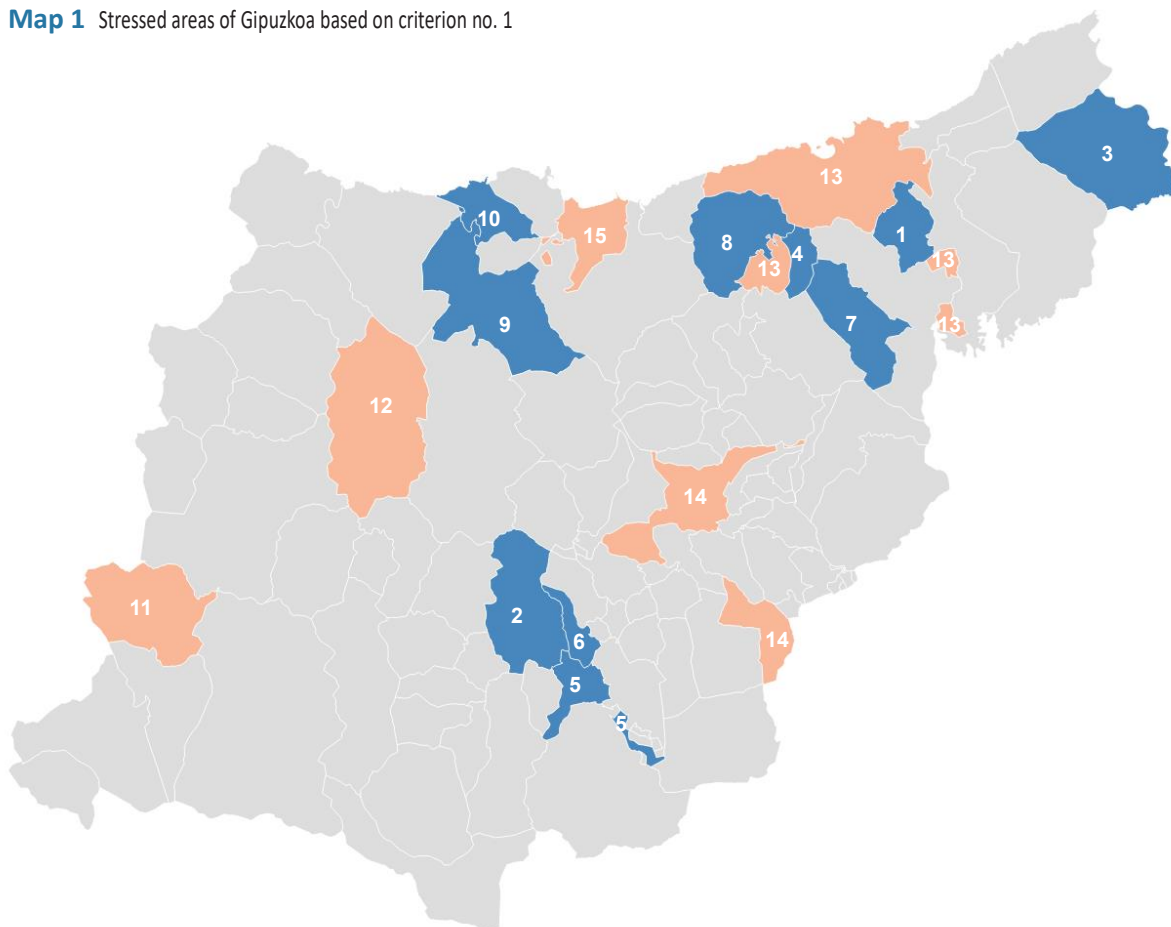
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Municipality	District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1
Donostia / San Sebastian	03	852.2	972.4	14.10%
Donostia / San Sebastian	06	919.9	1047.2	13.84%
Pasaia	04	647	736	13.76%
Aretxabaleta	01	496.5	564.5	13.70%
Mutriku	01	468.8	531.3	13.33%
Pasaia	02	655.6	742.1	13.19%
Donostia / San Sebastian	05	870	984	13.10%
Oñati	01	487.1	547.5	12.40%
Tolosa	03	571.6	641.9	12.30%
Getaria	01	611.4	683.6	11.81%
Lezo	01	613.2	684.4	11.61%
Legazpi	01	477.1	532.4	11.59%
Andoain	01	603.6	673.4	11.56%
Deba	01	531.3	592	11.42%
Azkoitia	03	502.8	557.4	10.86%
Eskoriatza	01	548.5	605	10.30%
Eibar	04	535.1	575.9	7.62%
Eibar	05	494.9	530.5	7.19%
Oiartzun	01	647	687.6	6.28%
Zumarraga	01	495.8	525.5	5.99%
Bergara	02	505	534.1	5.76%
Zizurkil*	01	564.6	581	2.90%
Urretxu	01	510.9	521	1.98%

Map 1 Stressed areas of Gipuzkoa based on criterion no. 1



Fully stressed municipalities	
1	Astigarraga
2	Beasain
3	Irun
4	Lasarte-Oria
5	Lazkao
6	Ordizia
7	Urnieta
8	Usurbil
9	Zestoa
10	Zumaia

Partially stressed municipalities	
11	Arrasate/Mondragón
12	Azkoitia
13	Donostia / San Sebastian
14	Tolosa
15	Zarautz



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When criterion no. 2 is applied, a slightly smaller number of municipalities and districts appear as stressed, some of which were already identified through criterion no. 1, as is the case of San Sebastian, Irun, Tolosa and Lasarte.

The list includes a dozen municipalities in which the average financial burden on households to pay rent exceeds 30%. The ones that did not appear under criterion no. 2 include Pasaia, Lezo, Hernani, Andoain and Errearteria.

Table 2 Ranking of stressed and non-stressed areas of Gipuzkoa based on **criterion no. 2**

	Municipality	District	2021	2021	Criterion no. 2
			Disposable household income by municipality	Average monthly rent	
S T R E S S E D A R E A S	Pasaia	04	30979	711.9	37.57%
	Pasaia	03	32505	682.9	34.73%
	Donostia / San Sebastian	07	34818	748.4	34.68%
	Donostia / San Sebastian	04	40102	891.6	34.40%
	Pasaia	02	33756	707.4	34.32%
	Donostia / San Sebastian	01	41481	923.2	34.17%
	Pasaia	01	34241	691.3	33.27%
	Irun	03	35008	706.6	33.06%
	Errearteria	01	33714	670.1	33.03%
	Donostia / San Sebastian	03	44317	934.4	32.29%
	Lasarte-Oria	01	36786	729.8	32.22%
	Tolosa	01	32047	595.3	31.95%
	Irun	04	34649	660.2	31.80%
	Lezo	01	36100	687	31.41%
	Donostia / San Sebastian	05	45954	941.7	31.33%
	Astigarraga	01	42016	837.5	31.29%
	Irun	02	36873	692.9	30.95%
	Zarautz	01	39727	761.4	30.79%
	Hernani	01	36474	669.6	30.52%
	Irun	01	37093	681	30.38%
	Arrasate/Mondragón	03	33017	569.1	30.06%
	Andoain	01	36201	647.5	30.02%
	Urdeta	01	39716	704.3	29.07%
	Eibar	02	33961	557.4	28.81%
	Orio*	01	42186	749.1	28.65%
	Ibarra	01	36668	612.9	28.50%
	Zarautz	02	47078	860.1	28.50%
	Eibar	03	34160	544.3	28.18%
	Usurbil	01	40842	701.2	28.18%
	Villabona	01	37358	614.7	28.03%
	Donostia / San Sebastian	02	56001	1037	27.75%
	Irura	01	41008	674.2	27.28%
	Getaria	01	43826	735	27.19%
	Arrasate/Mondragón	02	35866	554.3	27.18%
	Donostia / San Sebastian	06	55476	997.9	27.17%
	Alegia*	01	36046	557	27.13%

Municipality	District	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Eibar	05	35259	525.7	26.67%
Azkoitia	01	35868	534.7	26.52%
Soraluze-Placencia de las Armas*	01	32717	464.6	26.50%
Aia*	01	42087	668.7	26.42%
Hondarribia	01	45539	740.8	26.32%
Zumarraga	01	35938	527.8	26.24%
Zumaia	01	44972	724	26.20%
Zestoa	01	38102	572.7	26.16%
Oiartzun	01	42921	671.8	26.00%
Anoeta*	01	38104	565.1	25.92%
Tolosa	04	43969	687.6	25.81%
Zizurkil*	01	40354	602	25.57%
Aizarnazabal*	01	40799	608.8	25.49%
Soraluze-Placencia de las Armas	02	33821	456.3	25.34%
Tolosa	03	43832	662.1	25.19%
Eibar	04	40884	599.4	25.17%
Arrasate/Mondragón	01	41705	614.5	25.10%
Eibar	01	39691	557.9	24.67%
Tolosa	02	45252	668.7	24.57%
Legazpi	01	38170	523	24.55%
Mutriku	01	37033	493.7	24.36%
Arrasate/Mondragón	04	41169	577.2	24.34%
Ordizia	01	41131	576.4	24.34%
Deba	01	42768	608.8	24.32%
Beasain	01	43369	611.6	24.06%
Elgoibar	01	39246	527.6	24.02%
Bergara	03	38736	516.6	24.00%
Bergara	02	38787	515.8	23.94%
Azpeitia	01	41658	572.8	23.93%
Legorreta*	01	38918	510.7	23.70%
Eskoriatza	01	41392	540.7	23.15%
Asteasu*	01	43777	582.5	23.04%
Aretxabaleta	01	42202	551.9	23.03%
Lazkao	01	42812	551	22.68%
Azkoitia	02	42931	553.1	22.67%
Bergara	01	44194	572.9	22.56%
Urretxu	01	41061	506.2	22.33%
Mendaro*	01	42354	512.6	21.83%
Azkoitia	03	43968	540.3	21.79%
Oñati	01	43775	527.8	21.54%
Zaldibia*	01	42878	491.8	20.98%
Antzuola*	01	43916	501.2	20.74%
Idiazabal	01	47722	565.2	20.70%
Ataun*	01	44259	495.9	20.44%
Zegama*	01	42150	452.7	20.23%

*For municipalities that are marked with an asterisk, the average rent of all leases in force in 2021 has been used, as the figures for the average rent paid on leases in 2021 are not available because the number of such leases was not sufficiently representative.

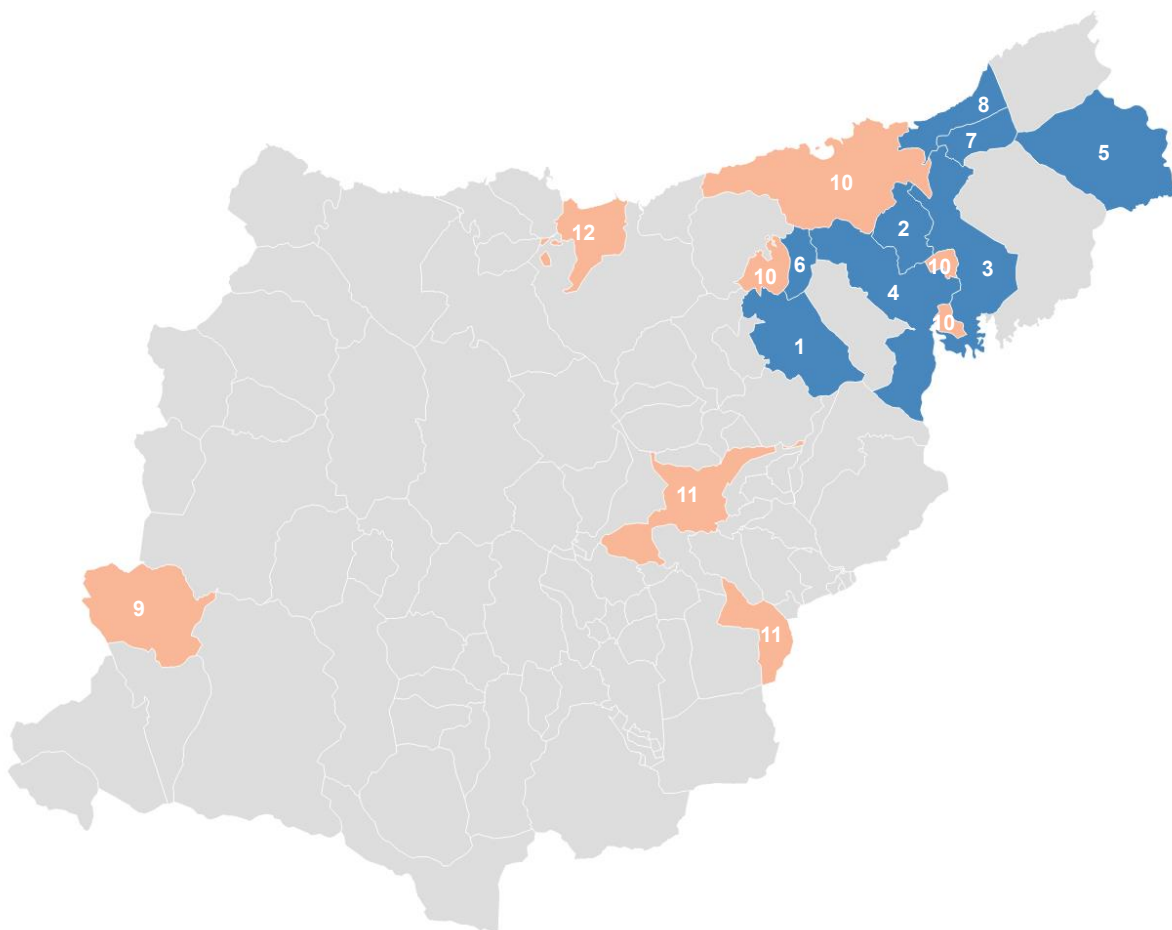


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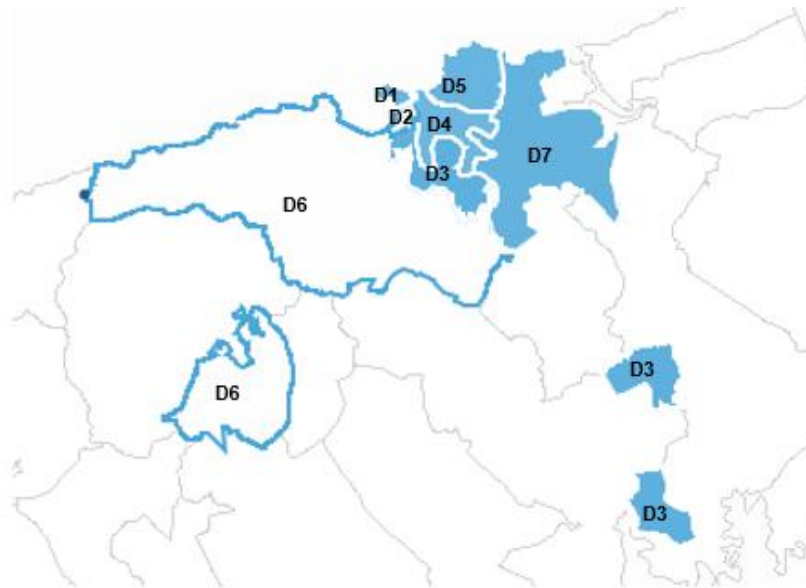
Map 2 Stressed areas of Gipuzkoa based on criterion no. 2



Fully stressed municipalities	
1	Andoain
2	Astigarraga
3	Errenteria
4	Hernani
5	Irun
6	Lasarte-Oria
7	Lezo
8	Pasaia

Partially stressed municipalities	
9	Arrasate/Mondragón
10	Donostia / San Sebastian
11	Tolosa
12	Zarautz

Map 3 Stressed and non-stressed areas of Donostia-San Sebastian based on criteria nos. 1 & 2



District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by district	2021 Average monthly rent	Criterion no. 2
01	874.4	1024	17.11%	41,481	923.2	34.17%
02	980.7	1137.3	15.97%	56,001	1037	27.75%
03	852.2	972.4	14.10%	44,317	934.4	32.29%
04	789.9	922.2	16.75%	40,102	891.6	34.40%
05	870	984	13.10%	45,954	941.7	31.33%
06	919.9	1047.2	13.84%	55,476	997.9	27.17%
07	684	806.8	17.95%	34,818	748.4	34.68%



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STRESSED AREAS IN BIZKAIA

In Bizkaia the number of municipalities that are identified as being stressed according to criterion no. 1 is lower than in Gipuzkoa. Only one of Bilbao's districts is identified as stressed due to this first criterion, as are the municipalities of Barakaldo and Santurtzi within the metropolitan area of Bilbao.

Furthermore, the price of rent has risen by over 17% in the last 5 years in municipalities such as Urduliz, Gernika, Sondika Berango, Bermeo and Balmaseda.

However, when criterion no. 2 (financial burden) is applied, municipalities of considerable importance and size can be identified as being stressed, including most of the districts of Bilbao, and a large proportion of the municipalities of Greater Bilbao, especially those on the left bank.

Thus, all districts of Barakaldo, Santurzi, Sestao, Extabbarri and Basauri and practically all districts of Bilbao (excluding district 6) appear as stressed areas. The burden is also greater than 30% in some districts in other municipalities around Bilbao, such as Portugalete, Galdakao, Leioa, Erandio, Abanto y Zierbana, Arrigorriaga, Ortuella, and, outside Bilbao's area of influence, the municipality of Bermeo.

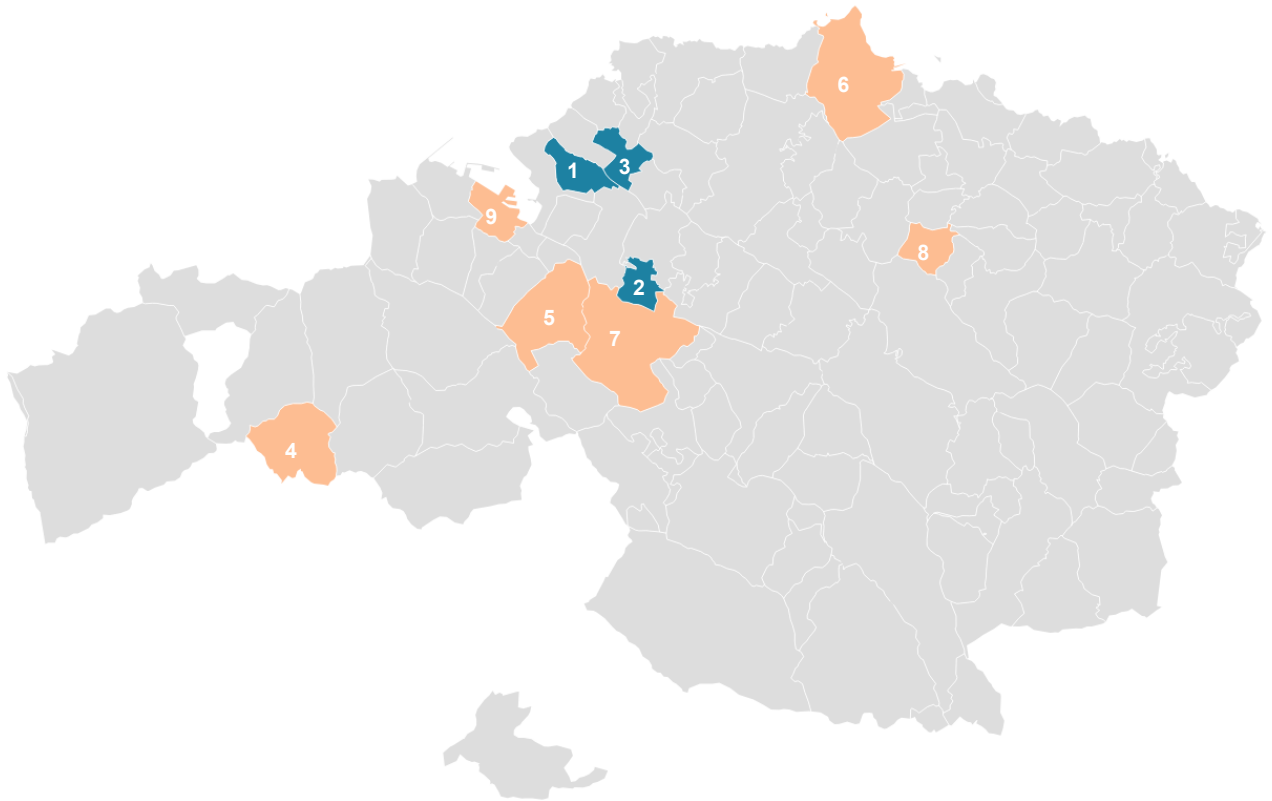
Table 3 Ranking of stressed and non-stressed areas of Bizkaia based on **criterion no. 1**

STRESSED AREAS

Municipality	District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1
Urduliz	01	726.8	890.9	22.58%
Gernika-Lumo	02	480.8	589.2	22.55%
Bilbao	03	589.3	705.5	19.72%
Barakaldo	08	567.4	676.2	19.18%
Balmaseda	02	480.7	570.4	18.66%
Berango	01	703.6	827.4	17.60%
Santurtzi	04	576	675.1	17.20%
Sondika	01	626.5	734.1	17.17%
Bermeo	01	423.6	496.3	17.16%
Iurreta	01	541.1	633	16.98%
Balmaseda	01	474.5	554.8	16.92%
Bermeo	03	470.6	549.5	16.77%
Etxebarri	01	665.1	776.3	16.72%
Santurtzi	05	483.7	562	16.19%
Gernika-Lumo	01	540.9	627.5	16.01%
Zalla	01	522.8	606.1	15.93%
Gorliz	01	651.2	753.9	15.77%
Valle de Trápaga-Trapagaran	01	562.1	650.7	15.76%
Arrigorriaga	02	576.1	665.9	15.59%
Zaldibar	01	462.9	534.6	15.49%
Arrigorriaga	01	569.8	657.1	15.32%
Lekeitio	02	486.1	560.4	15.28%
Barakaldo	02	624.3	719.4	15.23%
Mungia	01	631	726.6	15.15%
Bermeo	02	449	517	15.14%
Santurtzi	03	616.3	709	15.04%
Barakaldo	01	610	700.7	14.87%
Bilbao	07	675.5	775	14.73%
Bilbao	02	637.2	730.9	14.70%
Ugao-Miraballes	01	510.2	585	14.66%
Derio	01	634.4	727.1	14.61%
Sestao	04	566.6	648.6	14.47%
Markina-Xemein	01	481.8	551.2	14.40%
Bilbao	08	678.8	773.6	13.97%
Igorre	01	490.3	557.3	13.67%
Bilbao	04	656.4	746	13.65%
Abadiño	01	543.4	617.3	13.60%
Barakaldo	06	608.2	687.9	13.10%
Portugalete	02	599	677.1	13.04%
Zamudio	01	605.7	682.3	12.65%
Sopela	01	725.6	817.1	12.61%
Durango	03	554.7	623.9	12.48%
Leioa	02	701.7	788.5	12.37%

Municipality	District	2017	2022	Criterion no. 1
		Average monthly rent	Average monthly rent	
Bilbao	05	668.1	750.5	12.33%
Bilbao	01	725	813.8	12.25%
Lemoa	01	537.4	602.6	12.13%
Bilbao	06	897.5	1006.3	12.12%
Barakaldo	09	618.9	693.4	12.04%
Barakaldo	03	628	703.4	12.01%
Santurtzi	02	639.4	715.9	11.96%
Ortuella	01	534.8	597.1	11.65%
Durango	04	619.2	691	11.60%
Getxo	02	805.6	899	11.59%
Basauri	01	585.7	653.3	11.54%
Ondarroa	01	467	520.5	11.46%
Galdakao	04	598.1	666.3	11.40%
Galdakao	01	627	698.4	11.39%
Barakaldo	04	624.3	694.7	11.28%
Muskiz	01	536	596.4	11.27%
Getxo	03	790.8	879.5	11.22%
Güeñes	02	504.2	560.1	11.09%
Santurtzi	01	607.3	674.2	11.02%
Basauri	02	590.5	655.3	10.97%
Durango	01	548.5	608.4	10.92%
Leioa	03	766.8	848.7	10.68%
Leioa	01	709.7	785.4	10.67%
Sestao	03	571.2	631.1	10.49%
Durango	05	610.7	674.3	10.41%
Barakaldo	05	647	713.3	10.25%
Ermua	01	499.6	548.9	9.87%
Durango	02	566.4	618.5	9.20%
Urduña/Orduña	01	434.7	474.4	9.13%
Portugalete	04	591.2	642.2	8.63%
Barakaldo	07	630	684.1	8.59%
Ondarroa	02	488.9	530.7	8.55%
Erandio	02	651.6	706.8	8.47%
Amorebieta-Etxano	01	607.7	658.9	8.43%
Elorrio	01	525.4	567.4	7.99%
Erandio	03	647	696.3	7.62%
Sestao	02	576.1	617.5	7.19%
Sestao	01	587.6	628.4	6.94%
Basauri	05	590.3	624.9	5.86%
Erandio	01	647.1	682.6	5.49%
Portugalete	01	634.3	667.6	5.25%
Portugalete	03	609.8	640.9	5.10%
Abanto y Ciérvana-Abanto Zierbena	02	652.8	674.6	3.34%
Plentzia	01	734.2	740.3	0.83%
Getxo	01	849.6	843.1	-0.77%

Map 4 Stressed areas of Bizkaia based on criterion no. 1



Fully stressed municipalities	
1	Berango
2	Sondika
3	Urduliz

Partially stressed municipalities	
4	Balmaseda
5	Barakaldo
6	Bermeo
7	Bilbao
8	Gernika-Lumo
9	Santurtzi



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Table 4 Ranking of stressed and non-stressed areas of Bizkaia based on **criterion no. 2**

S T R E S S E D A R E A S

Municipality	District	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Santurtzi	05	20,978	561	45.86%
Sestao	04	26,141	614.9	39.28%
Sestao	03	27,592	618.2	37.36%
Bilbao	04	31,877	710.8	35.82%
Leioa	02	32,231	711.9	35.47%
Erandio	02	32,311	706.2	35.17%
Bilbao	03	31,928	691.3	35.03%
Barakaldo	08	30,124	636.6	34.95%
Bilbao	07	33,875	728.1	34.32%
Barakaldo	01	32,485	687.3	34.28%
Erandio	01	31,879	668.6	34.23%
Santurtzi	04	31,552	656.8	34.14%
Bilbao	05	34,055	725	34.03%
Portugalete	03	31,314	646.1	33.98%
Barakaldo	09	32,668	679.2	33.79%
Barakaldo	04	32,883	677.2	33.50%
Bermeo	01	26,121	487	33.43%
Sestao	02	30,202	594.9	33.20%
Bilbao	08	36,296	763.4	33.20%
Barakaldo	06	32,965	659.7	32.78%
Barakaldo	03	33,663	677.9	32.75%
Bilbao	02	34,783	706.9	32.69%
Portugalete	02	32,449	643.2	32.69%
Santurtzi	01	32,780	648	32.53%
Bilbao	01	38,881	809.8	32.42%
Basauri	02	32,753	636.7	32.15%
Barakaldo	02	34,452	681.6	32.13%
Basauri*	03	32,938	634.9	31.90%
Basauri	01	33,057	635.2	31.80%
Galdakao*	02	31,268	585.8	31.72%
Portugalete	04	34,012	655.8	31.63%
Sestao	01	32,701	620.3	31.60%
Barakaldo	07	35,454	684.3	31.31%
Ortuella	01	31,436	579	31.29%
Basauri*	04	32,936	611.4	31.05%
Santurtzi	02	35,477	676.4	31.02%
Barakaldo	05	36,231	692.4	30.91%
Basauri	05	33,671	622.6	30.77%
Santurtzi	03	35,798	671.4	30.58%
Arrigorriaga	01	35,178	654.9	30.55%
Etxebarri	01	40,348	772.6	30.14%
Abanto y Ciérvana-Abanto Zierbena	01	34,214	617.4	30.10%

Municipality	District	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Valle de Trápaga-Trapagaran	01	34,790	626.7	29.92%
Urduliz	01	43,368	819.8	29.34%
Alonsotegi*	01	32,737	556.3	29.22%
Güeñes	02	33,104	556.6	28.90%
Galdakao	04	38,938	690.8	28.71%
Balmaseda	01	31,244	503.3	28.58%
Mungia	01	39,447	693.7	28.43%
Leioa	01	42,334	754	28.20%
Derio	01	40,213	696.9	27.98%
Abanto y Ciérvana-Abanto Zierbena	02	37,433	630.7	27.94%
Portugalete	01	39,193	666.8	27.79%
Amorebieta-Etxano	01	39,369	666.4	27.65%
Zamudio	01	39,309	663.8	27.61%
Urduña/Orduña	01	30,931	470.8	27.60%
Ugao-Miraballes	01	35,066	563.1	27.51%
Sopela	01	45,659	805.7	27.50%
Galdakao	01	40,520	681.9	27.32%
Zalla*	02	32,957	508.8	27.29%
Güeñes*	01	36,238	581.6	27.23%
Muskiz	01	35,864	572.6	27.21%
Loiu*	01	49,004	868.1	27.15%
Gernika-Lumo	02	35,193	553.4	27.08%
Balmaseda	02	33,848	522.4	27.05%
Erandio	03	38,391	621.4	26.95%
Durango	02	37,988	608.7	26.83%
Gorliz	01	42,663	710.7	26.76%
Ermua	01	34,967	537.9	26.72%
Lemoa	01	36,961	576.6	26.54%
Zaratamo*	01	37,223	577.7	26.38%
Gernika-Lumo	01	38,428	602.3	26.33%
Iurreta	01	38,602	602	26.20%
Bakio*	01	40,042	631.5	26.14%
Busturia*	01	34,885	508.9	25.79%
Zalla	01	38,112	577.3	25.76%
Getxo	03	52,358	879.3	25.67%
Leioa	03	50,361	834	25.61%
Abadiño	01	39,206	589	25.40%
Lekeitio*	01	34,962	498.4	25.37%
Arrigorriaga	02	40,042	605.1	25.35%
Bermeo	02	36,285	521.2	25.20%
Plentzia	01	45,686	718.6	25.20%
Areatza*	01	35,843	507.4	25.05%
Durango	01	40,348	600.5	25.02%
Bermeo	03	36,268	515	25.00%
Getxo	02	53,520	872.9	24.97%



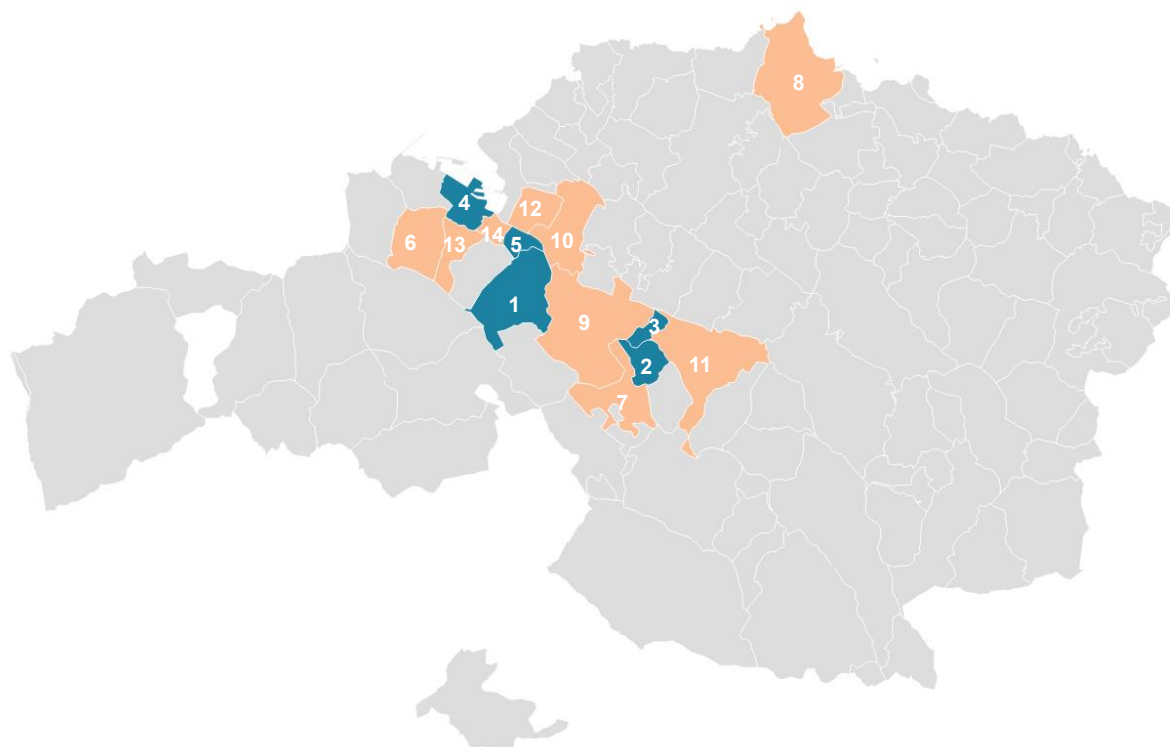
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Municipality	District	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Berriz	01	38,810	566.1	24.95%
Sondika	01	43,893	668.4	24.85%
Durango	04	42,998	646.9	24.77%
Igorre	01	37,919	536.8	24.61%
Elorrio	01	41,011	600	24.60%
Getxo	01	54,863	865.2	24.19%
Otxandio*	01	36,512	492.4	24.09%
Larrabetzu*	01	41,475	590.3	24.04%
Durango	03	41,796	588.5	23.81%
Durango	05	46,481	679.9	23.77%
Zaldibar	01	37,953	509.3	23.71%
Orozko	01	38,430	516.7	23.65%
Bilbao	06	61,745	964.9	23.43%
Urduña/Orduña*	02	37,665	489.6	23.27%
Barrika*	01	52,074	763	23.13%
Morga*	01	41,757	563.1	23.10%
Dima*	01	42,453	574.1	23.03%
Zeberio*	01	40,651	523.7	22.57%
Ondarroa	01	38,744	484.8	22.47%
Lezama	01	48,960	665.2	22.20%
Atxondo	01	41,884	533.4	22.18%
Lekeitio	02	43,291	559.3	22.18%
Markina-Xemein	01	39,838	491.7	22.06%
Berango	01	51,801	710.7	22.04%
Mungia*	02	71,843	1076.6	22.00%
Zeanuri*	01	43,345	538.8	21.58%
Gordexola*	01	43,772	531.9	21.18%
Ondarroa	02	45,658	507	19.65%

Map 5 Stressed areas of Bizkaia based on criterion no. 2



Fully stressed municipalities	
1	Barakaldo
2	Basauri
3	Etxebarri
4	Santurtzi
5	Sestao

Partially stressed municipalities	
6	Abanto y Ciérvana-Abanto Zierbena
7	Arrigorriaga
8	Bermeo
9	Bilbao
10	Erandio
11	Galdakao
12	Leioa
13	Ortuella
14	Portugalete

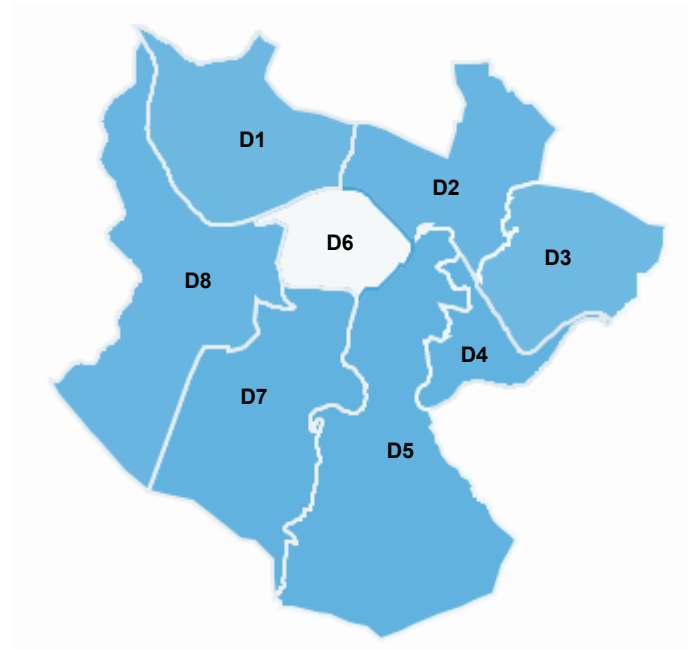


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Map 6 Stressed and non-stressed areas of Bilbao based on criteria nos. 1 & 2



District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by district	2021 Average monthly rent	Criterion no. 2
01	725	813.8	12.25%	38,881	809.8	32.42%
02	637.2	730.9	14.70%	34,783	706.9	32.69%
03	589.3	705.5	19.72%	31,928	691.3	35.03%
04	656.4	746	13.65%	31,877	710.8	35.82%
05	668.1	750.5	12.33%	34,055	725	34.03%
06	897.5	1006.3	12.12%	61,745	964.9	23.43%
07	675.5	775	14.73%	33,875	728.1	34.32%
08	678.8	773.6	13.97%	36,296	763.4	33.20%

STRESSED AREAS IN ARABA

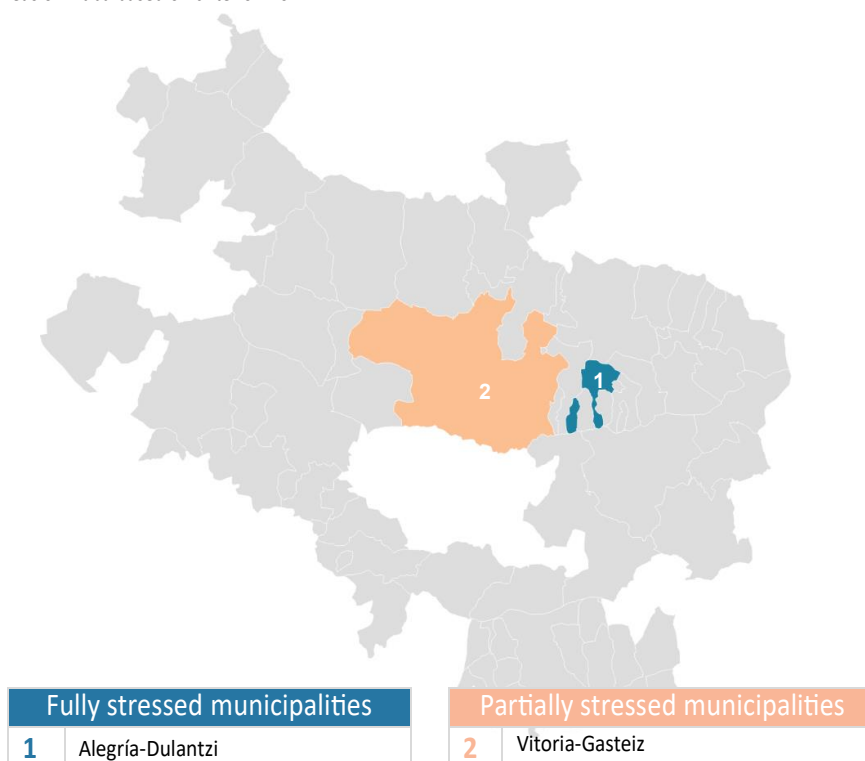
In Araba, the stressed areas are concentrated in practically all districts of Vitoria-Gasteiz. Specifically, these are districts 1, 2, 3, 4 and 5, and in all of them both criteria are met, criterion no. 1 - rent increases above 17% (14% + CPI percentage points) - and criterion no. 2 - rent and utility costs in these areas exceeding 30% of the disposable income of households in these districts.

Additionally, Alegria-Dulantzi meets the first of the criteria, with rents increasing by 17.9% between 2017 and 2022.

Table 5 Ranking of stressed areas of Araba based on **criterion no. 1**

Municipality	District	2017	2022	Criterion no. 1
		Average monthly rent	Average monthly rent	
Vitoria-Gasteiz	05	611.8	755.6	23.50%
Vitoria-Gasteiz	01	566.1	698.4	23.37%
Vitoria-Gasteiz	04	569.4	697.8	22.55%
Vitoria-Gasteiz	03	575.3	703.1	22.21%
Alegria-Dulantzi	01	496.8	594.8	19.73%
Vitoria-Gasteiz	02	636.1	749.8	17.87%
Vitoria-Gasteiz	06	586	678.8	15.84%
Oyón-Oion	01	352	401.6	14.09%
Agurain/Salvatierra	01	423.4	481.3	13.68%
Amurrio	01	470.9	533.2	13.23%
Laudio/Llodio	01	508.9	575.4	13.07%

Map 7 Stressed areas of Araba based on criterion no. 1





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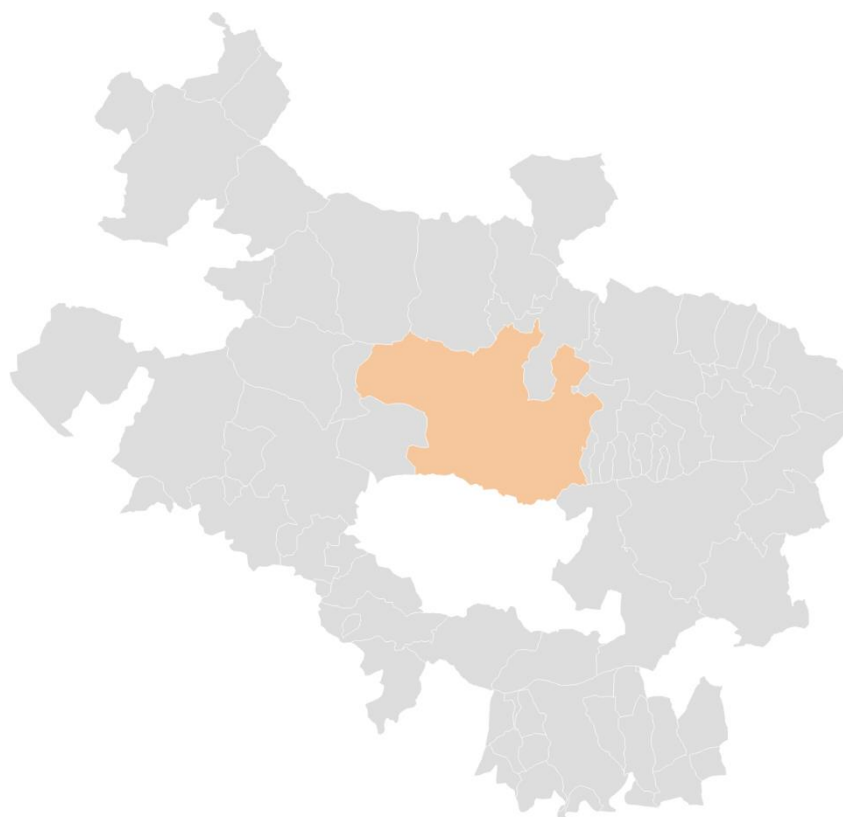
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Table 6 Ranking of stressed areas of Araba based on **criterion no. 2**

			2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
STRESSED AREAS	Vitoria-Gasteiz	03	32,849	665.5	33.09%
	Vitoria-Gasteiz	01	33,042	659.1	32.67%
	Vitoria-Gasteiz	04	34,891	665.5	31.16%
	Vitoria-Gasteiz	05	36,586	707	31.08%
	Vitoria-Gasteiz	02	42,341	719.4	27.20%
	Laudio/Llodio	01	34,927	546.7	27.04%
	Artziniega	01	34,618	533.8	26.84%
	Agurain/Salvatierra	01	31,982	454.6	26.08%
	Alegría-Dulantzi	01	37,202	560.4	25.83%
	Oyón-Oion	01	30,166	401.9	25.55%
	Amurrio	01	37,392	549.2	25.34%
	Labastida/Bastida*	01	30,323	388.8	24.90%
	Iruña Oka/Iruña de Oca*	01	38,766	554.8	24.62%
	Asparrena*	01	32,166	404.2	24.05%
	Okondo*	01	35,229	465.4	24.04%
	Urkabustaiz*	01	35,719	475.1	24.04%
	Laguardia*	01	32,263	401.4	23.9%
	Vitoria-Gasteiz	06	47,404	690.9	23.58%
	Zuia*	01	50,025	704.7	22.67%
	Legutio*	01	40,260	515.4	22.53%
	Ayala/Aiara*	01	41,119	510.4	21.91%

Map 8 Stressed areas of Araba based on criterion no. 2



Map 9 Stressed and non-stressed areas of Vitoria-Gasteiz based on criteria nos. 1 & 2



District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by district	2021 Average monthly rent	Criterion no. 2
01	566.1	698.4	23.37%	33,042	659.1	32.67%
02	636.1	749.8	17.87%	42,341	719.4	27.20%
03	575.3	703.1	22.21%	32,849	665.5	33.09%
04	569.4	697.8	22.55%	34,891	665.5	31.16%
05	611.8	755.6	23.50%	36,586	707	31.08%
06	586	678.8	15.84%	47,404	690.9	23.58%



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04.

CONCLUSIONS: STRESSED AREAS



Act 12/2023 on the right to housing, of 24 May, includes a wide range of measures associated, among other goals, with trying to provide access to housing at affordable prices. These include specific measures that target so-called “stressed areas”.

Therefore, under this law, declaring stressed areas is a significant step and requires a number of procedures to be completed before it can be officially recognised. As remarked in the first section of this report, declaring an area to be a stressed housing market area will require a specific plan to be drawn up, proposing the necessary measures to correct the imbalances identified in its declaration, and providing a timetable for implementing it in various areas of action. The law makes it possible to apply more vigorous measures in these areas than in the rest of the region, to help curb rental prices and expand the stock of affordable housing.

In this respect, this report provides an initial overview of the application of the two criteria used to identify and define stressed areas in the Basque Country, as set out in Act 12/2023, of 24 May.

The study was based on the official statistical information published at the time of preparing this document and, therefore, has certain limitations with regard to the reference date for which information published by Eustat is available on household disposable income by municipality (2021), for the analysis of criterion no. 2.

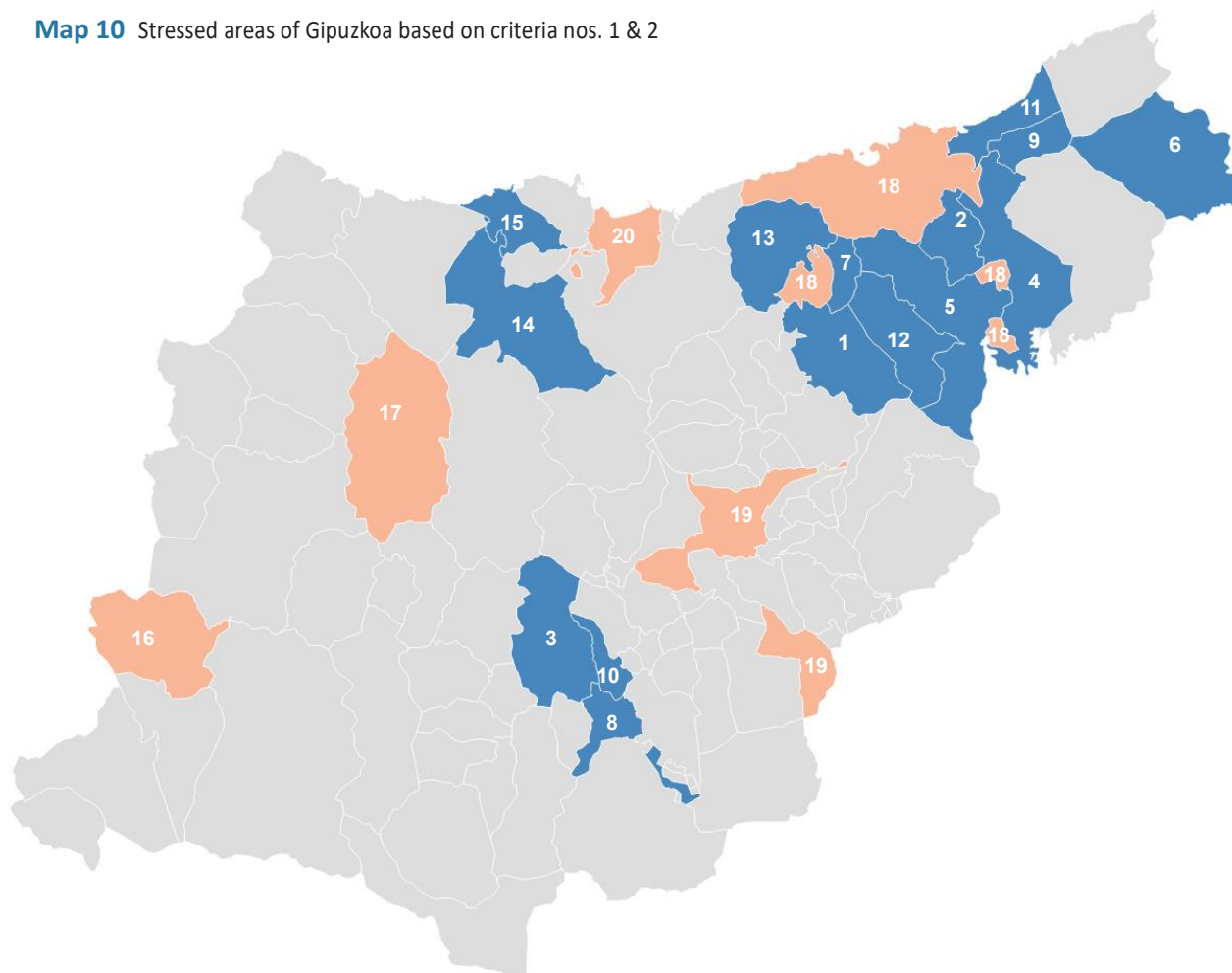
This means that, for the purpose of ensuring statistical consistency, the estimate of the financial burden was made using information from 2021 for both average rental costs and housing-related expenses.

As remarked above, it is sufficient for one of the criteria to be met for the area to be declared as being stressed. **In general terms, the results of this study show that practically all Basque capitals and many metropolitan areas of San Sebastian and Bilbao could now be declared stressed areas, as could practically all districts of Vitoria-Gasteiz.**

In **Gipuzkoa**, most of the districts of San Sebastian are stressed areas, largely due to the high average rent, which is the highest in the Basque Country and among the highest in Spain. Furthermore, other large municipalities meet some of the requirements to be classified as stressed areas:

- Based on criterion no. 1 (increase in rental prices in recent years), 15 municipalities have been identified as being stressed, with **San Sebastian** and **Irun** (in the case of Irun and San Sebastian, only certain districts are not identified as being stressed), as well as **Azkoitia, Arrasate, Tolosa, Zumaia, Zarautz, Zestoa, Astigarraga, Usurbil, Ordizia, Beasain, Lasarte-Oria, Urnieta and Lazkao.**
- These municipalities are joined by others that do not meet criterion no. 1, but where the financial burden to pay for housing meets criterion no. 2, such as **Andoain, Errearteria, Hernani, Pasaia and Lezo.**

Map 10 Stressed areas of Gipuzkoa based on criteria nos. 1 & 2



Fully stressed municipalities	
1	Andoain
2	Astigarraga
3	Beasain
4	Errenteria
5	Hernani
6	Irun
7	Lasarte-Oria
8	Lazkao
9	Lezo
10	Ordizia
11	Pasaia
12	Urnieta
13	Usurbil
14	Zestoa
15	Zumaia

Partially stressed municipalities	
16	Arrasate/Mondragón
17	Azkoitia
18	Donostia / San Sebastian
19	Tolosa
20	Zarautz

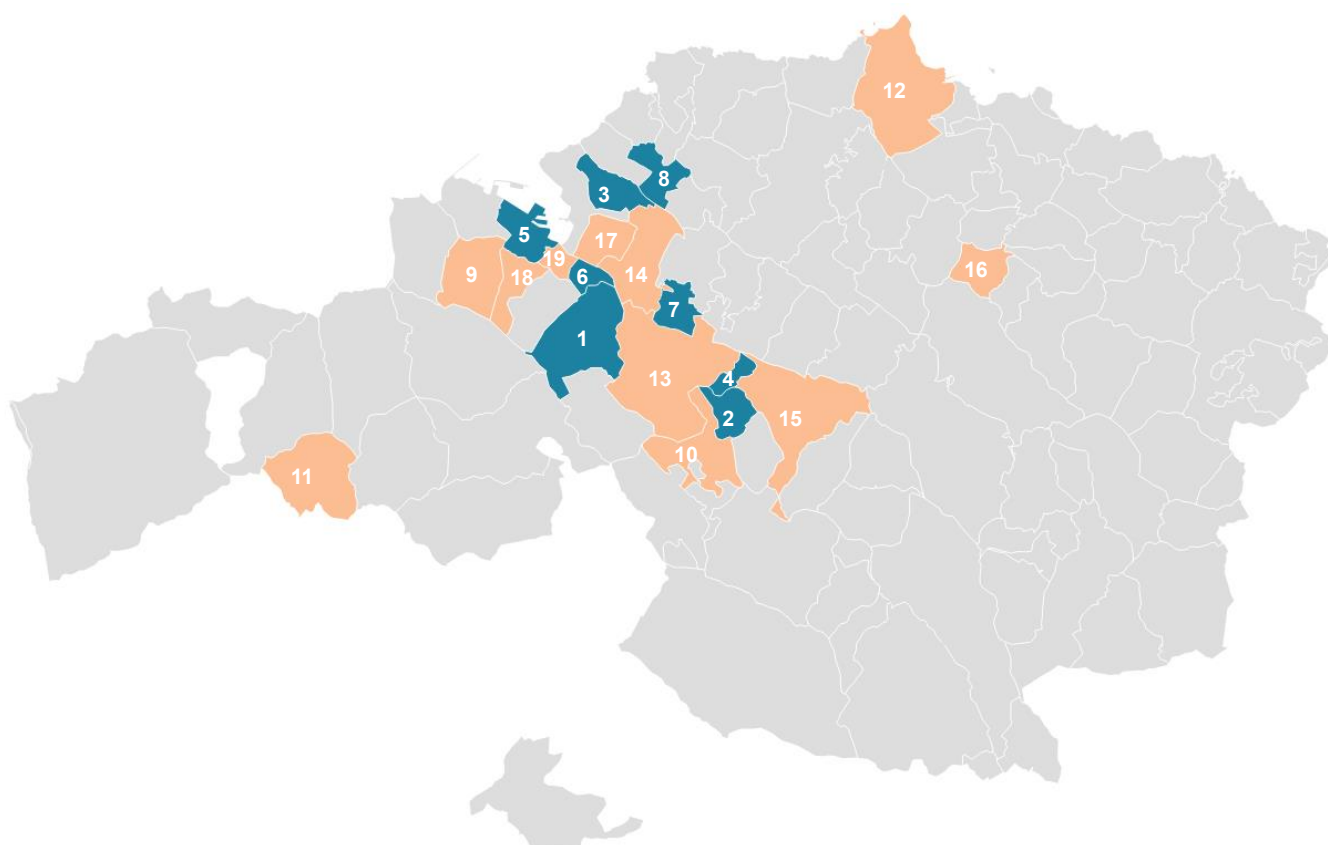


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In **Bizkaia**, Bilbao (excluding district 6), **all districts of Barakaldo, Santurtzi, and Sestao**, as well as **other municipalities around Bilbao such as Basauri, Portugalete, Galdakao, Leioa, Erandio, Abanto y Zierbana, Arrigorriaga and Ortuella**, could be declared as stressed areas. Other municipalities such as Urduliz, Gernika, Sondika, Berango, Bermeo, Balmaseda and Etxebarri are also included in the list of stressed areas.

Map 11 Stressed areas of Bizkaia based on criteria nos. 1 & 2

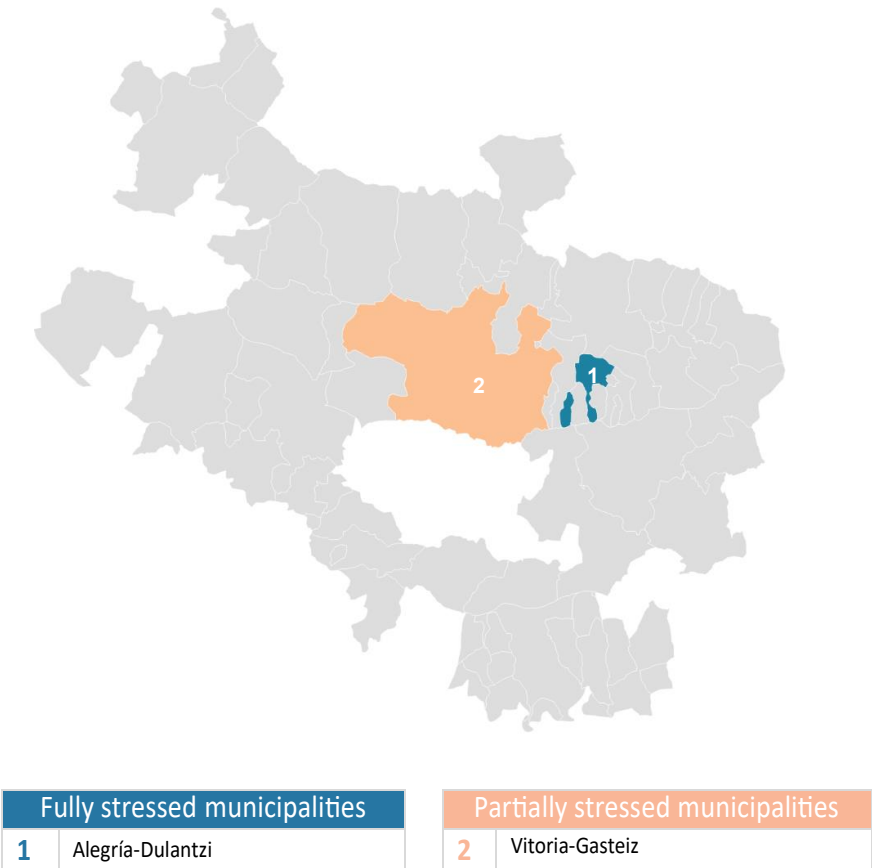


Fully stressed municipalities	
1	Barakaldo
2	Basauri
3	Berango
4	Etxebarri
5	Santurtzi
6	Sestao
7	Sondika
8	Urduliz

Partially stressed municipalities	
9	Abanto y Ciérvana-Abanto Zierbena
10	Arrigorriaga
11	Balmaseda
12	Bermeo
13	Bilbao
14	Erandio
15	Galdakao
16	Gernika-Lumo
17	Leioa
18	Ortuella
19	Portugalete

Finally, in **Araba**, in practically all districts of **Vitoria-Gasteiz**, average rents exceed 30% of disposable income in each district, with the exception of district 6, which means that practically all households in rented accommodation in the capital of Araba are in a stressed area according to the criteria set out in the law under study. Outside the capital, only the municipality of **Alegria-Dulantzi** would be classified as being stressed.

Map 12 Stressed areas of Araba based on criteria nos. 1 & 2



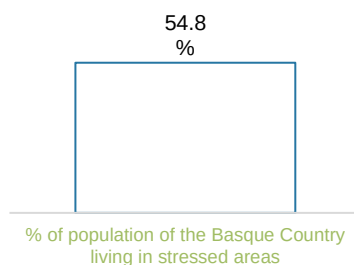


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It can therefore be concluded that the scale and extent of these stressed areas is considerable at present. **The municipalities identified as stressed areas in the report comprise municipalities and districts in which 1.2 million people live, 54% of the Basque population.**

Proportion of the population located in the Basque Country's stressed areas



Source: Compiled by author

There is no official statistical information available on the breakdown of free market rate rental stock by municipality and district. However, we can safely say that the bulk of the Basque Country's rental housing at free market rates, which is under the greatest pressure of demand, is located in the stressed areas identified in this report.

Therefore, declaring these stressed areas on the basis of the official statistical data available to date would make it possible to promptly implement the measures set out in Act 12/2023 on the right to housing, of 24 May, in most of the Basque municipalities where it is most urgently required, to help limit the impact of rent increases and to establish measures specifically designed to increase the supply of affordable housing.



ANNEX



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Araba

Municipality	District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Agurain/Salvatierra	01	423.4	481.3	13.68%	31,982	454.6	26.08%
Alegría-Dulantzi	01	496.8	594.8	19.73%	37,202	560.4	25.83%
Amurrio	01	470.9	533.2	13.23%	37,392	549.2	25.34%
Añana	01	n.a.	n.a.	n.a.	32,669	n.a.	n.a.
Aramaio	01	n.a.	n.a.	n.a.	43,087	n.a.	n.a.
Armiñón	01	n.a.	n.a.	n.a.	41,193	n.a.	n.a.
Arraia-Maeztu	01	n.a.	n.a.	n.a.	54,061	n.a.	n.a.
Arratzua-Ubarrundia	01	n.a.	n.a.	n.a.	49,439	n.a.	n.a.
Artziniega	01	482.5	n.a.	n.a.	34,618	533.8	26.84%
Asparrena*	01	n.a.	n.a.	n.a.	32,166	404.2	24.05%
Ayala/Aiara*	01	n.a.	n.a.	n.a.	41,119	510.4	21.91%
Baños de Ebro/Mañueta	01	n.a.	n.a.	n.a.	28,261	n.a.	n.a.
Barrundia	01	n.a.	n.a.	n.a.	43,974	n.a.	n.a.
Berantevilla	01	n.a.	n.a.	n.a.	36,084	n.a.	n.a.
Bernedo	01	n.a.	n.a.	n.a.	31,890	n.a.	n.a.
Campezo/Kanpezu	01	n.a.	n.a.	n.a.	30,444	n.a.	n.a.
Elburgo/Burgelu	01	n.a.	n.a.	n.a.	50,047	n.a.	n.a.
Elciego	01	n.a.	n.a.	n.a.	33,342	n.a.	n.a.
Elvillar/Bilar	01	n.a.	n.a.	n.a.	26,542	n.a.	n.a.
Erriberagoitia/Ribera Alta	01	n.a.	n.a.	n.a.	40,493	n.a.	n.a.
Harana/Valle de Arana	01	n.a.	n.a.	n.a.	28,242	n.a.	n.a.
Iruña Oka/Iruña de Oca*	01	456.4	n.a.	n.a.	38,766	554.8	24.62%
Iruña-Gauna	01	n.a.	n.a.	n.a.	45,301	n.a.	n.a.
Kripan	01	n.a.	n.a.	n.a.	30,600	n.a.	n.a.
Kuartango	01	n.a.	n.a.	n.a.	33,534	n.a.	n.a.
Labastida/Bastida*	01	n.a.	n.a.	n.a.	30,323	388.8	24.90%
Lagrán	01	n.a.	n.a.	n.a.	31,064	n.a.	n.a.
Laguardia*	01	n.a.	n.a.	n.a.	32,263	401.4	23.9%
Lanciego/Lantziego	01	n.a.	n.a.	n.a.	25,884	n.a.	n.a.
Lantarón	01	n.a.	n.a.	n.a.	35,087	n.a.	n.a.
Lapuebla de Labarca	01	n.a.	n.a.	n.a.	26,602	n.a.	n.a.
Laudio/Llodio	01	508.9	575.4	13.07%	34,927	546.7	27.04%
Legutio*	01	468.1	n.a.	n.a.	40,260	515.4	22.53%
Leza	01	n.a.	n.a.	n.a.	35,041	n.a.	n.a.
Moreda de Álava/Moreda Araba	01	n.a.	n.a.	n.a.	33,510	n.a.	n.a.
Navaridas	01	n.a.	n.a.	n.a.	26,129	n.a.	n.a.
Okondo*	01	n.a.	n.a.	n.a.	35,229	465.4	24.04%
Oyón-Oion	01	352	401.6	14.09%	30,166	401.9	25.55%
Peñacerrada-Urizaharra	01	n.a.	n.a.	n.a.	36,169	n.a.	n.a.
Ribera Baja/Erriberabeitia	01	n.a.	n.a.	n.a.	42,115	n.a.	n.a.
Samaniego	01	n.a.	n.a.	n.a.	29,366	n.a.	n.a.
San Millán/Donemiliaga	01	n.a.	n.a.	n.a.	41,793	n.a.	n.a.
Urkabustaiz*	01	n.a.	n.a.	n.a.	35,719	475.1	24.04%
Valdegovia/Gaubea	01	n.a.	n.a.	n.a.	31,764	n.a.	n.a.
Villabuena de Álava/Eskuernaga	01	n.a.	n.a.	n.a.	28,289	n.a.	n.a.

Municipality	District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Vitoria-Gasteiz	01	566.1	698.4	23.37%	33,042	659.1	32.67%
Vitoria-Gasteiz	02	636.1	749.8	17.87%	42,341	719.4	27.20%
Vitoria-Gasteiz	03	575.3	703.1	22.21%	32,849	665.5	33.09%
Vitoria-Gasteiz	04	569.4	697.8	22.55%	34,891	665.5	31.16%
Vitoria-Gasteiz	05	611.8	755.6	23.50%	36,586	707	31.08%
Vitoria-Gasteiz	06	586	678.8	15.84%	47,404	690.9	23.58%
Yécora/Iekora	01	n.a.	n.a.	n.a.	31,576	n.a.	n.a.
Zalduondo	01	n.a.	n.a.	n.a.	42,623	n.a.	n.a.
Zambrana	01	n.a.	n.a.	n.a.	33,547	n.a.	n.a.
Zigoitia	01	n.a.	n.a.	n.a.	48,382	n.a.	n.a.
Zuia*	01	n.a.	n.a.	n.a.	50,025	704.7	22.67%



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Gipuzkoa

Municipality	District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Abaltzisketa	01	n.a.	n.a.	n.a.	50,393	n.a.	n.a.
Aduna	01	n.a.	n.a.	n.a.	44,018	n.a.	n.a.
Aia*	01	n.a.	n.a.	n.a.	42,087	668.7	26.42%
Aizarnazabal*	01	n.a.	n.a.	n.a.	40,799	608.8	25.49%
Albiztur	01	n.a.	n.a.	n.a.	44,890	n.a.	n.a.
Alegia*	01	502.8	n.a.	n.a.	36,046	557	27.13%
Alkiza	01	n.a.	n.a.	n.a.	38,625	n.a.	n.a.
Altzaga	01	n.a.	n.a.	n.a.	45,752	n.a.	n.a.
Altzo	01	n.a.	n.a.	n.a.	47,374	n.a.	n.a.
Amezketeta	01	n.a.	n.a.	n.a.	46,067	n.a.	n.a.
Andoain	01	603.6	673.4	11.56%	36,201	647.5	30.02%
Anoeta*	01	525.9	n.a.	n.a.	38,104	565.1	25.92%
Antzuola*	01	n.a.	n.a.	n.a.	43,916	501.2	20.74%
Arama	01	n.a.	n.a.	n.a.	56,063	n.a.	n.a.
Aretxabaleta	01	496.5	564.5	13.70%	42,202	551.9	23.03%
Arrasate/Mondragón	01	519.2	614.1	18.28%	41,705	614.5	25.10%
Arrasate/Mondragón	02	452.5	588.8	30.12%	35,866	554.3	27.18%
Arrasate/Mondragón	03	473	588.5	24.42%	33,017	569.1	30.06%
Arrasate/Mondragón	04	514.7	656.5	27.55%	41,169	577.2	24.34%
Arrasate/Mondragón	05	n.a.	n.a.	n.a.	52,703	n.a.	n.a.
Asteasu*	01	n.a.	n.a.	n.a.	43,777	582.5	23.04%
Astigarraga	01	712.4	859.7	20.68%	42,016	837.5	31.29%
Ataun*	01	n.a.	n.a.	n.a.	44,259	495.9	20.44%
Azkoitia	01	421.7	566.3	34.29%	35,868	534.7	26.52%
Azkoitia	02	476.3	569.3	19.53%	42,931	553.1	22.67%
Azkoitia	03	502.8	557.4	10.86%	43,968	540.3	21.79%
Azpeitia	01	499.1	574.5	15.11%	41,658	572.8	23.93%
Baliarrain	01	n.a.	n.a.	n.a.	49,180	n.a.	n.a.
Beasain	01	545.6	640.5	17.39%	43,369	611.6	24.06%
Beizama	01	n.a.	n.a.	n.a.	33,430	n.a.	n.a.
Belauntza	01	n.a.	n.a.	n.a.	39,688	n.a.	n.a.
Berastegi	01	n.a.	n.a.	n.a.	44,877	n.a.	n.a.
Bergara	01	492.5	567	15.13%	44,194	572.9	22.56%
Bergara	02	505	534.1	5.76%	38,787	515.8	23.94%
Bergara	03	423.5	494	16.65%	38,736	516.6	24.00%
Berrobi	01	n.a.	n.a.	n.a.	38,201	n.a.	n.a.
Bidania-Goiatz	01	n.a.	n.a.	n.a.	42,727	n.a.	n.a.
Deba	01	531.3	592	11.42%	42,768	608.8	24.32%
Deba	02	n.a.	n.a.	n.a.	47,061	n.a.	n.a.
Donostia / San Sebastian	01	874.4	1024	17.11%	41,481	923.2	34.17%
Donostia / San Sebastian	02	980.7	1137.3	15.97%	56,001	1037	27.75%
Donostia / San Sebastian	03	852.2	972.4	14.10%	44,317	934.4	32.29%
Donostia / San Sebastian	04	789.9	922.2	16.75%	40,102	891.6	34.40%
Donostia / San Sebastian	05	870	984	13.10%	45,954	941.7	31.33%
Donostia / San Sebastian	06	919.9	1047.2	13.84%	55,476	997.9	27.17%
Donostia / San Sebastian	07	684	806.8	17.95%	34,818	748.4	34.68%

Municipality	District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Eibar	01	512.6	587	14.51%	39,691	557.9	24.67%
Eibar	02	483.4	553.2	14.44%	33,961	557.4	28.81%
Eibar	03	497.7	572.4	15.01%	34,160	544.3	28.18%
Eibar	04	535.1	575.9	7.62%	40,884	599.4	25.17%
Eibar	05	494.9	530.5	7.19%	35,259	525.7	26.67%
Elduain	01	n.a.	n.a.	n.a.	43,309	n.a.	n.a.
Elgeta	01	n.a.	n.a.	n.a.	38,971	n.a.	n.a.
Elgoibar	01	473.1	540	14.14%	39,246	527.6	24.02%
Errenteria	01	611.6	713.8	16.71%	33,714	670.1	33.03%
Errezil	01	n.a.	n.a.	n.a.	42,969	n.a.	n.a.
Eskoriatza	01	548.5	605	10.30%	41,392	540.7	23.15%
Ezkio-Itsaso	01	n.a.	n.a.	n.a.	47,941	n.a.	n.a.
Gabiria	01	n.a.	n.a.	n.a.	53,640	n.a.	n.a.
Gaintza	01	n.a.	n.a.	n.a.	47,591	n.a.	n.a.
Gaztelu	01	n.a.	n.a.	n.a.	45,226	n.a.	n.a.
Getaria	01	611.4	683.6	11.81%	43,826	735	27.19%
Hernani	01	611.3	700.2	14.54%	36,474	669.6	30.52%
Hernialde	01	n.a.	n.a.	n.a.	42,378	n.a.	n.a.
Hondarribia	01	656	759.2	15.73%	45,539	740.8	26.32%
Ibarra	01	539.8	617.5	14.39%	36,668	612.9	28.50%
Idiazabal	01	n.a.	589	n.a.	47,722	565.2	20.70%
Ikaztegieta	01	n.a.	n.a.	n.a.	42,091	n.a.	n.a.
Irun	01	611.7	733.1	19.85%	37,093	681	30.38%
Irun	02	616.5	730.2	18.44%	36,873	692.9	30.95%
Irun	03	624.1	740.5	18.65%	35,008	706.6	33.06%
Irun	04	601.7	705.5	17.25%	34,649	660.2	31.80%
Irura	01	597.9	693.3	15.96%	41,008	674.2	27.28%
Itsasondo	01	n.a.	n.a.	n.a.	37,330	n.a.	n.a.
Larraul	01	n.a.	n.a.	n.a.	45,013	n.a.	n.a.
Lasarte-Oria	01	666.8	787.8	18.15%	36,786	729.8	32.22%
Lazkao	01	504.8	591.8	17.23%	42,812	551	22.68%
Leaburu	01	n.a.	n.a.	n.a.	40,087	n.a.	n.a.
Legazpi	01	477.1	532.4	11.59%	38,170	523	24.55%
Legerreta*	01	n.a.	n.a.	n.a.	38,918	510.7	23.70%
Leintz-Gatzaga	01	n.a.	n.a.	n.a.	41,821	n.a.	n.a.
Lezo	01	613.2	684.4	11.61%	36,100	687	31.41%
Lizartza	01	n.a.	n.a.	n.a.	37,496	n.a.	n.a.
Mendaro*	01	n.a.	n.a.	n.a.	42,354	512.6	21.83%
Mutiloa	01	n.a.	n.a.	n.a.	44,086	n.a.	n.a.
Mutriku	01	468.8	531.3	13.33%	37,033	493.7	24.36%
Mutriku	02	n.a.	n.a.	n.a.	49,209	n.a.	n.a.
Oiartzun	01	647	687.6	6.28%	42,921	671.8	26.00%
Olaberria	01	n.a.	n.a.	n.a.	42,372	n.a.	n.a.
Oñati	01	487.1	547.5	12.40%	43,775	527.8	21.54%
Oñati	02	n.a.	n.a.	n.a.	49,116	n.a.	n.a.
Ordizia	01	526.5	624.8	18.67%	41,131	576.4	24.34%
Orendain	01	n.a.	n.a.	n.a.	48,636	n.a.	n.a.
Orexa	01	n.a.	n.a.	n.a.	40,948	n.a.	n.a.
Orio*	01	644.5	747.3	15.95%	42,186	749.1	28.65%
Ormaiztegi	01	n.a.	n.a.	n.a.	39,467	n.a.	n.a.



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Municipality	District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Pasaia	01	n.a.	692.1	n.a.	34,241	691.3	33.27%
Pasaia	02	655.6	742.1	13.19%	33,756	707.4	34.32%
Pasaia	03	622.2	725.8	16.65%	32,505	682.9	34.73%
Pasaia	04	647	736	13.76%	30,979	711.9	37.57%
Segura	01	n.a.	n.a.	n.a.	47,150	n.a.	n.a.
Soraluze-Placencia de las Armas	02	n.a.	n.a.	n.a.	33,821	456.3	25.34%
Soraluze-Placencia de las Armas*	01	409.9	n.a.	n.a.	32,717	464.6	26.50%
Tolosa	01	530.6	625.3	17.85%	32,047	595.3	31.95%
Tolosa	02	574.6	705.3	22.75%	45,252	668.7	24.57%
Tolosa	03	571.6	641.9	12.30%	43,832	662.1	25.19%
Tolosa	04	n.a.	n.a.	n.a.	43,969	687.6	25.81%
Urnieteta	01	621.2	729	17.35%	39,716	704.3	29.07%
Urretxu	01	510.9	521	1.98%	41,061	506.2	22.33%
Usurbil	01	617.5	740.4	19.90%	40,842	701.2	28.18%
Villabona	01	549.3	633	15.24%	37,358	614.7	28.03%
Zaldibia*	01	449.7	n.a.	n.a.	42,878	491.8	20.98%
Zarautz	01	696.5	825.2	18.48%	39,727	761.4	30.79%
Zarautz	02	764.2	889.1	16.34%	47,078	860.1	28.50%
Zegama*	01	n.a.	n.a.	n.a.	42,150	452.7	20.23%
Zerain	01	n.a.	n.a.	n.a.	47,745	n.a.	n.a.
Zestoa	01	525.1	639.1	21.71%	38,102	572.7	26.16%
Zizurkil*	01	564.6	581	2.90%	40,354	602	25.57%
Zumaia	01	627.5	765.1	21.93%	44,972	724	26.20%
Zumarraga	01	495.8	525.5	5.99%	35,938	527.8	26.24%

Bizkaia

Municipality	District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Abadiño	01	543.4	617.3	13.60%	39,206	589	25.40%
Abanto y Ciérvana-Abanto Zierbena	01	n.a.	616.9	n.a.	34,214	617.4	30.10%
Abanto y Ciérvana-Abanto Zierbena	02	652.8	674.6	3.34%	37,433	630.7	27.94%
Ajangiz*	01	n.a.	n.a.	n.a.	49,061	n.a.	n.a.
Alonsotegi*	01	n.a.	569.7	n.a.	32,737	556.3	29.22%
Amorebieta-Etxano	01	607.7	658.9	8.43%	39,369	666.4	27.65%
Amorebieta-Etxano	02	n.a.	n.a.	n.a.	47,497	n.a.	n.a.
Amorebieta-Etxano	03	n.a.	n.a.	n.a.	40,708	n.a.	n.a.
Amoroto	01	n.a.	n.a.	n.a.	45,270	n.a.	n.a.
Arakaldo	01	n.a.	n.a.	n.a.	42,630	n.a.	n.a.
Arantzazu	01	n.a.	n.a.	n.a.	42,215	n.a.	n.a.
Areatza*	01	n.a.	n.a.	n.a.	35,843	507.4	25.05%
Arrankudiaga-Zollo	01	n.a.	n.a.	n.a.	46,355	n.a.	n.a.
Arratzu	01	n.a.	n.a.	n.a.	49,747	n.a.	5.81%
Arrieta	01	n.a.	n.a.	n.a.	49,567	n.a.	n.a.
Arrigorriaga	01	569.8	657.1	15.32%	35,178	654.9	30.55%
Arrigorriaga	02	576.1	665.9	15.59%	40,042	605.1	25.35%
Artea	01	n.a.	n.a.	n.a.	45,046	n.a.	n.a.
Artzentales	01	n.a.	n.a.	n.a.	34,855	n.a.	n.a.
Atxondo	01	n.a.	n.a.	n.a.	41,884	533.4	22.18%
Aulesti	01	n.a.	n.a.	n.a.	38,843	n.a.	n.a.
Bakio*	01	n.a.	703	n.a.	40,042	631.5	26.14%
Balmaseda	01	474.5	554.8	16.92%	31,244	503.3	28.58%
Balmaseda	02	480.7	570.4	18.66%	33,848	522.4	27.05%
Barakaldo	01	610	700.7	14.87%	32,485	687.3	34.28%
Barakaldo	02	624.3	719.4	15.23%	34,452	681.6	32.13%
Barakaldo	03	628	703.4	12.01%	33,663	677.9	32.75%
Barakaldo	04	624.3	694.7	11.28%	32,883	677.2	33.50%
Barakaldo	05	647	713.3	10.25%	36,231	692.4	30.91%
Barakaldo	06	608.2	687.9	13.10%	32,965	659.7	32.78%
Barakaldo	07	630	684.1	8.59%	35,454	684.3	31.31%
Barakaldo	08	567.4	676.2	19.18%	30,124	636.6	34.95%
Barakaldo	09	618.9	693.4	12.04%	32,668	679.2	33.79%
Barrika*	01	n.a.	n.a.	n.a.	52,074	763	23.13%
Basauri	01	585.7	653.3	11.54%	33,057	635.2	31.80%
Basauri	02	590.5	655.3	10.97%	32,753	636.7	32.15%
Basauri	05	590.3	624.9	5.86%	33,671	622.6	30.77%
Basauri*	03	n.a.	n.a.	n.a.	32,938	634.9	31.90%
Basauri*	04	n.a.	n.a.	n.a.	32,936	611.4	31.05%
Bedia	01	n.a.	n.a.	n.a.	38,519	n.a.	n.a.
Berango	01	703.6	827.4	17.60%	51,801	710.7	22.04%
Bermeo	01	423.6	496.3	17.16%	26,121	487	33.43%
Bermeo	02	449	517	15.14%	36,285	521.2	25.20%
Bermeo	03	470.6	549.5	16.77%	36,268	515	25.00%
Berriatua	01	n.a.	n.a.	n.a.	44,371	n.a.	n.a.
Berriz	01	521.3	n.a.	n.a.	38,810	566.1	24.95%

Municipality	District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Bilbao	01	725	813.8	12.25%	38,881	809.8	32.42%
Bilbao	02	637.2	730.9	14.70%	34,783	706.9	32.69%
Bilbao	03	589.3	705.5	19.72%	31,928	691.3	35.03%
Bilbao	04	656.4	746	13.65%	31,877	710.8	35.82%
Bilbao	05	668.1	750.5	12.33%	34,055	725	34.03%
Bilbao	06	897.5	1006.3	12.12%	61,745	964.9	23.43%
Bilbao	07	675.5	775	14.73%	33,875	728.1	34.32%
Bilbao	08	678.8	773.6	13.97%	36,296	763.4	33.20%
Busturia*	01	n.a.	n.a.	n.a.	34,885	508.9	25.79%
Derio	01	634.4	727.1	14.61%	40,213	696.9	27.98%
Dima*	01	n.a.	n.a.	n.a.	42,453	574.1	23.03%
Durango	01	548.5	608.4	10.92%	40,348	600.5	25.02%
Durango	02	566.4	618.5	9.20%	37,988	608.7	26.83%
Durango	03	554.7	623.9	12.48%	41,796	588.5	23.81%
Durango	04	619.2	691	11.60%	42,998	646.9	24.77%
Durango	05	610.7	674.3	10.41%	46,481	679.9	23.77%
Ea	01	n.a.	n.a.	n.a.	32,616	n.a.	n.a.
Elantxobe	01	n.a.	n.a.	n.a.	26,151	n.a.	n.a.
Elorrio	01	525.4	567.4	7.99%	41,011	600	24.60%
Erandio	01	647.1	682.6	5.49%	31,879	668.6	34.23%
Erandio	02	651.6	706.8	8.47%	32,311	706.2	35.17%
Erandio	03	647	696.3	7.62%	38,391	621.4	26.95%
Ereño	01	n.a.	n.a.	n.a.	47,492	n.a.	n.a.
Ermua	01	499.6	548.9	9.87%	34,967	537.9	26.72%
Errigoiti	01	n.a.	n.a.	n.a.	38,966	n.a.	n.a.
Etxebarri	01	665.1	776.3	16.72%	40,348	772.6	30.14%
Etxebarria	01	n.a.	n.a.	n.a.	43,128	n.a.	n.a.
Forua	01	n.a.	n.a.	n.a.	40,366	n.a.	n.a.
Fruiz	01	n.a.	n.a.	n.a.	42,002	n.a.	n.a.
Galdakao	01	627	698.4	11.39%	40,520	681.9	27.32%
Galdakao	03	n.a.	n.a.	n.a.	44,524	n.a.	n.a.
Galdakao	04	598.1	666.3	11.40%	38,938	690.8	28.71%
Galdakao*	02	n.a.	n.a.	n.a.	31,268	585.8	31.72%
Galdames	01	n.a.	n.a.	n.a.	35,958	n.a.	n.a.
Gamiz-Fika	01	n.a.	n.a.	n.a.	55,616	n.a.	n.a.
Garai	01	n.a.	n.a.	n.a.	87,813	n.a.	n.a.
Gatika	01	n.a.	n.a.	n.a.	46,358	n.a.	n.a.
Gautegiz Arteaga	01	n.a.	n.a.	n.a.	45,148	n.a.	n.a.
Gernika-Lumo	01	540.9	627.5	16.01%	38,428	602.3	26.33%
Gernika-Lumo	02	480.8	589.2	22.55%	35,193	553.4	27.08%
Getxo	01	849.6	843.1	-0.77%	54,863	865.2	24.19%
Getxo	02	805.6	899	11.59%	53,520	872.9	24.97%
Getxo	03	790.8	879.5	11.22%	52,358	879.3	25.67%
Gizaburuaga	01	n.a.	n.a.	n.a.	44,453	n.a.	n.a.
Gordexola*	01	n.a.	n.a.	n.a.	43,772	531.9	21.18%
Gorliz	01	651.2	753.9	15.77%	42,663	710.7	26.76%
Güeñes	02	504.2	560.1	11.09%	33,104	556.6	28.90%
Güeñes*	01	n.a.	n.a.	n.a.	36,238	581.6	27.23%
Ibarrangelu	01	n.a.	n.a.	n.a.	41,137	n.a.	n.a.
Igorre	01	490.3	557.3	13.67%	37,919	536.8	24.61%
Ispaster	01	n.a.	n.a.	n.a.	40,264	n.a.	n.a.

Municipality	District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2	
Karrantza Harana/Valle de Carranza	Iurreta	01	541.1	633	16.98%	38,602	602	26.20%
	Izurtza	01	n.a.	n.a.	n.a.	46,877	n.a.	n.a.
	Karrantza	01	n.a.	n.a.	n.a.	28,755	n.a.	n.a.
	Kortezubi	01	n.a.	n.a.	n.a.	45,831	n.a.	n.a.
	Lanestosa	01	n.a.	n.a.	n.a.	27,145	n.a.	n.a.
	Larrabetzu*	01	538.7	n.a.	n.a.	41,475	590.3	24.04%
	Laukiz	01	n.a.	n.a.	n.a.	66,802	n.a.	n.a.
	Leioa	01	709.7	785.4	10.67%	42,334	754	28.20%
Leioa	02	701.7	788.5	12.37%	32,231	711.9	35.47%	
Leioa	03	766.8	848.7	10.68%	50,361	834	25.61%	
Lekeitio	02	486.1	560.4	15.28%	43,291	559.3	22.18%	
Lekeitio*	01	n.a.	n.a.	n.a.	34,962	498.4	25.37%	
Lemoa	01	537.4	602.6	12.13%	36,961	576.6	26.54%	
Lemoiz	01	n.a.	n.a.	n.a.	40,098	n.a.	n.a.	
Lezama	01	n.a.	n.a.	n.a.	48,960	665.2	22.20%	
Loiu*	01	n.a.	n.a.	n.a.	49,004	868.1	27.15%	
Mallabia	01	n.a.	n.a.	n.a.	44,894	n.a.	n.a.	
Mañaria	01	n.a.	n.a.	n.a.	44,177	n.a.	n.a.	
Markina-Xemein	01	481.8	551.2	14.40%	39,838	491.7	22.06%	
Maruri-Jatabe	01	n.a.	n.a.	n.a.	54,028	n.a.	n.a.	
Mendata	01	n.a.	n.a.	n.a.	44,839	n.a.	n.a.	
Mendexa	01	n.a.	n.a.	n.a.	40,316	n.a.	n.a.	
Meñaka	01	n.a.	n.a.	n.a.	53,563	n.a.	n.a.	
Morga*	01	n.a.	n.a.	n.a.	41,757	563.1	23.10%	
Mundaka*	01	n.a.	n.a.	n.a.	38,016	n.a.	n.a.	
Mungia	01	631	726.6	15.15%	39,447	693.7	28.43%	
Mungia*	02	1042.1	n.a.	n.a.	71,843	1076.6	22.00%	
Munitibar-Arbatzegi Gerrikaitz	01	n.a.	n.a.	n.a.	34,365	n.a.	n.a.	
Murueta	01	n.a.	n.a.	n.a.	51,689	n.a.	n.a.	
Muskiz	01	536	596.4	11.27%	35,864	572.6	27.21%	
Muskiz*	02	n.a.	n.a.	n.a.	48,536	n.a.	n.a.	
Muxika	01	n.a.	n.a.	n.a.	43,710	n.a.	n.a.	
Nabarniz	01	n.a.	n.a.	n.a.	39,489	n.a.	n.a.	
Ondarroa	01	467	520.5	11.46%	38,744	484.8	22.47%	
Ondarroa	02	488.9	530.7	8.55%	45,658	507	19.65%	
Ondarroa*	03	n.a.	n.a.	n.a.	37,180	n.a.	n.a.	
Orozko	01	489.8	n.a.	n.a.	38,430	516.7	23.65%	
Ortuella	01	534.8	597.1	11.65%	31,436	579	31.29%	
Ortuella*	02	n.a.	n.a.	n.a.	37,908	n.a.	n.a.	
Otxandio*	01	n.a.	n.a.	n.a.	36,512	492.4	24.09%	
Plentzia	01	734.2	740.3	0.83%	45,686	718.6	25.20%	
Portugalete	01	634.3	667.6	5.25%	39,193	666.8	27.79%	
Portugalete	02	599	677.1	13.04%	32,449	643.2	32.69%	
Portugalete	03	609.8	640.9	5.10%	31,314	646.1	33.98%	
Portugalete	04	591.2	642.2	8.63%	34,012	655.8	31.63%	
Portugalete*	05	n.a.	n.a.	n.a.	34,873	n.a.	n.a.	
Santurtzi	01	607.3	674.2	11.02%	32,780	648	32.53%	
Santurtzi	02	639.4	715.9	11.96%	35,477	676.4	31.02%	
Santurtzi	03	616.3	709	15.04%	35,798	671.4	30.58%	
Santurtzi	04	576	675.1	17.20%	31,552	656.8	34.14%	
Santurtzi	05	483.7	562	16.19%	20,978	561	45.86%	



ETXEBIZITZAREN
EUSKAL
BEHATOKIA

OBSERVATORIO
VASCO DE LA
VIVIENDA / BASQUE
HOUSING OBSERVATORY

Municipality	District	2017 Average monthly rent	2022 Average monthly rent	Criterion no. 1	2021 Disposable household income by municipality	2021 Average monthly rent	Criterion no. 2
Sestao	01	587.6	628.4	6.94%	32,701	620.3	31.60%
Sestao	02	576.1	617.5	7.19%	30,202	594.9	33.20%
Sestao	03	571.2	631.1	10.49%	27,592	618.2	37.36%
Sestao	04	566.6	648.6	14.47%	26,141	614.9	39.28%
Sondika	01	626.5	734.1	17.17%	43,893	668.4	24.85%
Sopela	01	725.6	817.1	12.61%	45,659	805.7	27.50%
Sopuerta	01	465.9	n.a.	n.a.	36,371	n.a.	n.a.
Sukarrieta*	01	n.a.	n.a.	n.a.	45,425	n.a.	n.a.
Trucios-Turtzioz	01	n.a.	n.a.	n.a.	33,118	n.a.	n.a.
Ubide	01	n.a.	n.a.	n.a.	29,544	n.a.	n.a.
Ugao-Miraballes	01	510.2	585	14.66%	35,066	563.1	27.51%
Urduliz	01	726.8	890.9	22.58%	43,368	819.8	29.34%
Urduña/Orduña	01	434.7	474.4	9.13%	30,931	470.8	27.60%
Urduña/Orduña*	02	447.7	n.a.	n.a.	37,665	489.6	23.27%
Valle de Trápaga-Trapagaran	01	562.1	650.7	15.76%	34,790	626.7	29.92%
Valle de Trápaga-Trapagaran*	02	n.a.	n.a.	n.a.	24,566	n.a.	n.a.
Zaldibar	01	462.9	534.6	15.49%	37,953	509.3	23.71%
Zalla	01	522.8	606.1	15.93%	38,112	577.3	25.76%
Zalla*	02	n.a.	n.a.	n.a.	32,957	508.8	27.29%
Zamudio	01	605.7	682.3	12.65%	39,309	663.8	27.61%
Zaratamo*	01	n.a.	n.a.	n.a.	37,223	577.7	26.38%
Zeanuri*	01	n.a.	n.a.	n.a.	43,345	538.8	21.58%
Zeberio*	01	n.a.	n.a.	n.a.	40,651	523.7	22.57%
Zierbena	01	n.a.	n.a.	n.a.	48,299	n.a.	5.98%
Ziortza-Bolibar	01	n.a.	n.a.	n.a.	47,306	n.a.	6.11%



**Stressed
areas
2023**



**ETXEBIZITZAREN
EUSKAL
BEHATOKIA**

**OBSERVATORIO
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