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Mortgage and Landlord Possession Statistics in England and Wales, October to December 2017 (Provisional)

Main points

Since October to December 2016, all mortgage possession actions made in county courts have decreased, in line with the long-term trend. For Landlord Possessions, claims and orders remained stable over the same period, but warrants issued increased and repossessions decreased.

Mortgage possession: all possession actions have decreased.



Mortgage possession **claims** and **orders** have **fallen** (compared to the same quarter last year), the fall follows four consecutive increases from quarter to the same quarter of the previous year, but figures remain at a similar level to the previous two years.

Mortgage average time (from claim to possession action) has increased to 122 weeks



Over the last two years, time from claim to repossession has remained variable between 107-141 weeks.

Landlord possession claims and orders remain stable, but warrants have increased



The increase in landlord possession **warrants (up 9%** on the same quarter in 2016) a reflection of the low volumes seen in the same quarter in 2016. However, repossessions by county court bailiffs continue to decline.

Mortgage possession claims and repossession rates remain at low levels



Darlington had the highest rate of **mortgage possession claims** at 55 per 100,000 households.

Landlord possession claims and repossessions highest in London



The **highest rates of landlord possession actions are concentrated in London** (with the 10 highest claim rates and 8 of 10 highest repossession rates).

Timeliness for Mortgage and Landlord possession actions by type published for first time

Average time taken for Accelerated and Private claims to reach each possession stage are below the overall average. Social Landlord cases however take longer, driving up the average of overall possession action time taken.

This publication provides mortgage and landlord possession statistics in October to December 2017, compared to the same quarter the previous year. A data visualisation tool accompanies this bulletin and can be accessed [here](#). For technical detail, please refer to the accompanying supporting document.

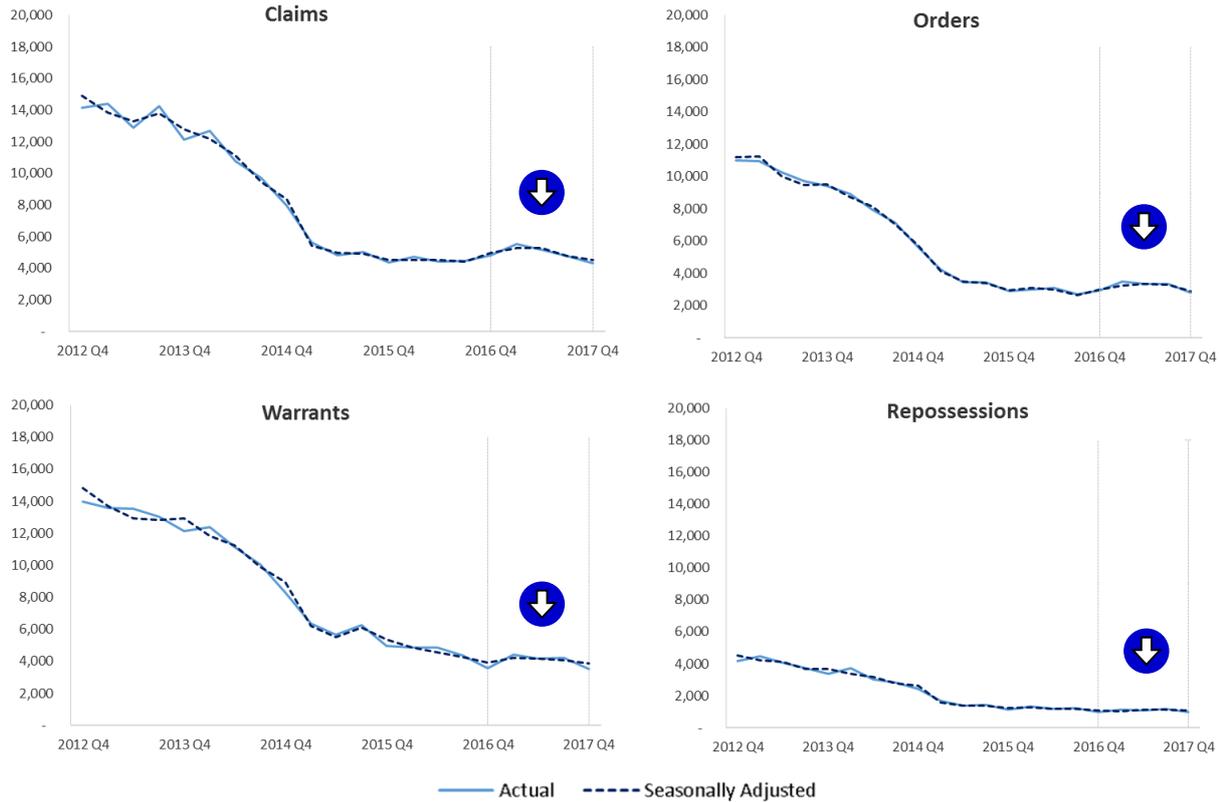
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1. Overview of Mortgage Possession

All possession actions have decreased following four quarterly increases

Mortgage possession claims (4,346) and orders for **possession** (2,808), have both decreased by 9% and 5% respectively (compared to the same quarter last year). However, the figures remain at a similar level to the previous two years.

Figure 1: Mortgage possession actions (actual and seasonally adjusted) in the county courts of England and Wales, October 2012 to December 2017 (Source: Table 10a)



Mortgage possession claims fell from a peak of 26,419 in April to June 2009 before stabilising in April to June 2015 (4,849). In October to December 2017, claims for possession decreased by 9% to 4,346 claims (compared to the same quarter in 2016).

Orders for possession followed a similar trend to mortgage claims, falling from a peak of 23,850 orders in July to September 2009, but continuing to decline to 2,685 orders in July to September 2016, the lowest recorded level of the series. Compared to the same quarter of the previous year, orders have decreased by 5% to 2,808 in October to December 2017. However, this remains broadly in line with the volumes seen since April to June 2015. The proportion of orders that are outright have continued to rise as a proportion of all orders, to 65% in October to December 2017 (up 1 percentage point from the same period in 2016).

The number of warrants issued and repossessions made by County Court bailiffs decreased by 2% and 1%, when compared to the same period in 2016, to 3,503 and 992 respectively.

With the recent fall in possession actions at all stages, although there has been movement in the figures observed quarterly over the last year, they have been in line with the levels seen over the last two years.

Annual figures in 2017: possession claims and orders have increased compared to 2016; up 7% and 11% respectively, while warrants of possession and repossession have decreased 7% and 8% respectively.

The fall in the number of mortgage possession actions since 2008 coincides with lower interest rates, a proactive approach from lenders in managing consumers in financial difficulties and other interventions, such as the Mortgage Rescue Scheme and the introduction of the Mortgage Pre-Action Protocol. Additionally, the downward trend seen in recent years mirrors that seen in the proportion of owner-occupiers.

2. Mortgage Possession Action Timeliness

Average time between claims being issued to repossession has increased.

The average time for **orders and warrants** to be **issued** has **increased** compared to the same quarter the previous year.

Average time from claim to repossession has also **increased** over the same period to 121.9 weeks from 110.3 weeks. However, over the last two years this has remained variable between 107-141 weeks.

Figure 2: Timeliness of mortgage possession actions, October 2012 to December 2017 (Source: Table 3a)

Number of weeks taken from initial Mortgage claim to...



The above charts distinguish the timeliness of possession claims at different stages of a case. Average time taken from claim to warrant or repossessions can fluctuate and are affected by various factors. For example, the final two charts take account of the amount of time between the court order being issued and the claimant, such as the mortgage lender, applying for a warrant of possession.

Average time taken from claim to warrant continues to increase over the general trend. Claim to repossession meanwhile has increased compared to the same quarter the previous year, but remains lower than the peak in Jul-Sep 2016 (140.7 weeks).

The trend for mortgage possession timeliness is driven by outright orders, which make up a greater volume of total cases. In the most recent quarter the average time taken from claim to repossession is 76 weeks for outright orders, and 240 weeks for suspended orders.

The long-term increases in the average time from claim to warrant and claim to repossession shown above, are due to a small number of claims dating from early 2004, where claimants have issued their warrants in the most recent quarter (possibly due to defendants recently breaking the terms of the mortgage agreements put in place at the start of the process).

Figure 3: Percentage (cumulative) of mortgage claims that reach each stage (by number of quarters since claim was submitted) (Source: Table 3b)

	Proportion of claims to reach each stage					
	In initial 6 months (first two quarters)			5-year period		
	Oct-Dec 2016		Oct-Dec 2017	Oct-Dec 2016		Oct-Dec 2017
Orders	59%	↓	57%	66%	↓	64%
Warrants	15%	↓	14%	34%	↓	32%
Repossessions	6%	↓	5%	18%	↓	17%

Over the last 5 years, 64% of claims received orders of repossession; 32% received warrants, and 17% ended in repossession (by county court bailiff), an overall decrease in the proportion of cases reaching each stage compared to the previous 5-year period.

Overall a smaller proportion of claims progressed to orders, warrants and repossessions both within 6 months of the claim date and over a 5-year period.

3. Overview of Landlord Possession

Landlord possession claims and orders are stable, but warrants have increased

Landlord possession **claims** (31,213) and orders (24,659) remain stable against the same quarter of the previous year (1% increase and 0% change respectively).

Warrants of possession (15,528) have increased by 9%, however this is a reflection of the low volumes observed in the final quarter of 2016 (14,196).

Repossessions by county court bailiffs (8,463) decreased by 7% (compared to the same quarter last year).

Figure 4: Landlord possession actions (actual and seasonally adjusted) in the county courts of England and Wales, October 2012 to December 2017 (Source: Table 10b)



The seasonally adjusted figures for October to December 2017 show orders, warrants and repossessions having no change when compared to the previous quarter (July to September 2017), suggesting that volumes are plateauing or changing trend.

The **majority (63%)** (19,599) of landlord possession claims were **social landlord** claims, **20%** (6,350) were **accelerated** claims and **17%** (5,264) were **private landlord** claims.

Annual volumes of actions in 2017 have all **decreased** from 2016; **claims down 3%**, **orders down 6%**, **warrants down 5%** and **repossessions down 12%**.

4. Landlord Possession Timeliness

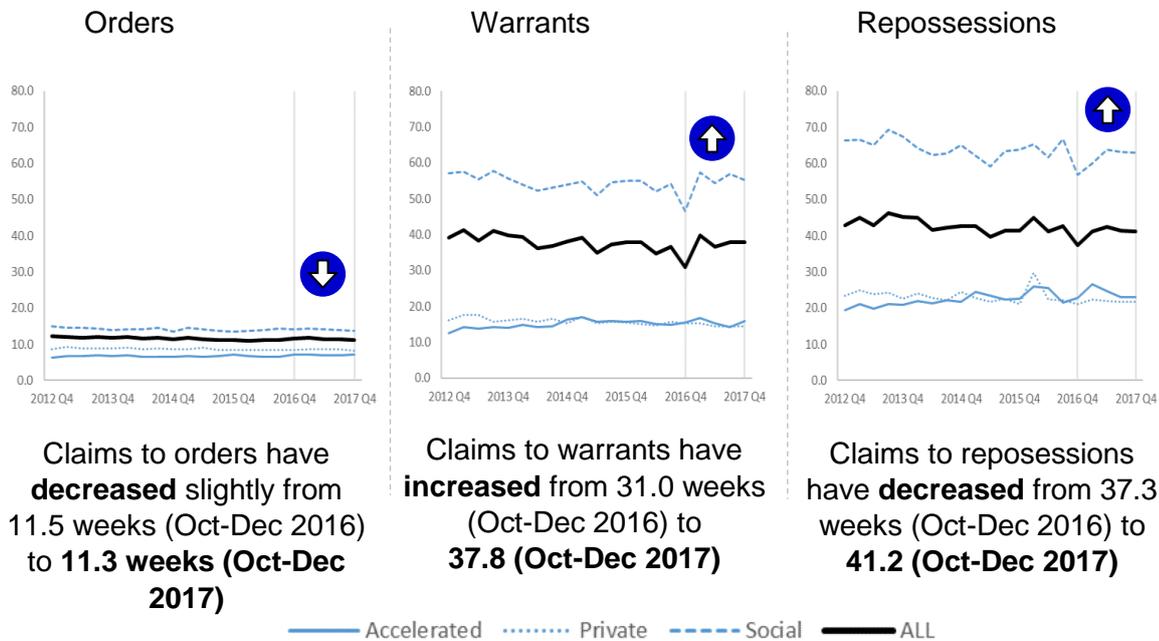
Time taken for Landlord possession action by tenure type published for the first time

Average time taken for landlord possession claims to reach each stage varies depending on tenure type. Across all possession stages, the time taken for Accelerated and Private cases is below the overall average. Social Landlord cases however take longer at each stage, driving up the average of overall possession action time taken.

Timeliness for landlord possession actions has remained fairly stable across the last 5 years, with slight fluctuations in the time taken from claim to warrant and repossession in the most recent quarters. However, the change in the time taken for all actions in the recent quarter are stable fluctuations around historic (5-year) averages; 12 weeks (orders), 38 weeks (warrants) and 42 weeks (repossessions).

Figure 5: Timeliness of landlord possession actions, October 2012 to December 2017
(Source: Table 6a)

Number of weeks taken from initial landlord claim to ...



As can be seen from Figure 5, average time taken of landlord possession actions is dependent on the tenure type of the case. Across all possession stages, Accelerated and Private timeliness is below the overall average, whereas Social Landlord cases (the larger volume of landlord possessions) take longer on average, driving up the average overall possession action time taken.

In October to December 2017 the average time taken for a landlord possession **claim to reach the order stage was 11.3 weeks**. However, the average varied by landlord tenure type. Over the same period Accelerated landlord possession cases took 7.3 weeks to progress to order, compared with Private landlord cases that took 8.2 weeks and Social landlord cases 13.6 weeks.

From **claim to possession warrant**, the overall average time taken was **37.8 weeks** - again this varied by tenure type, Accelerated and Private landlord took 15.9 and 14.4 weeks respectively, whilst social landlord cases took 55.2 weeks.

From **claim to repossession** by county court bailiff, the average time taken to progress to possession for all tenure types was 41.2 weeks - Accelerated cases on average took 23.1 weeks, Private landlord took 21.8 weeks, and Social landlord 62.9 weeks.

Figure 6: Percentage (cumulative) of landlord claims that reach each stage (by number of quarters since claim was submitted) (Source: Table 6b)

	Proportion of claims to reach each stage					
	In initial 6 months (first two quarters)			5 year period		
	Oct-Dec 2016		Oct-Dec 2017	Oct-Dec 2016		Oct-Dec 2017
Orders	67%	↑	68%	74%	↑	75%
Warrants	24%	↔	24%	40%	↔	40%
Repossessions	12%	↑	13%	25%	↔	25%

Over the last 5 years, 75% of claims progressed to orders of repossession; 40% to warrants, and a quarter ended in repossession.

The **proportion** of landlord possession **claims reaching each possession stage increased slightly** in October to December 2017 compared with the same period last year, in the initial 6 months from the date of claim. Fewer absolute cases are reaching each stage (reflecting the decrease in overall case volumes), however a larger proportion of these are reaching the subsequent stage. Over the 5-year period, there was an increase for orders, but warrants and repossessions remained stable.

5. Regional Possession Claims

Darlington had the highest rate of **mortgage** possession claims at 55 per 100,000 households.

Landlord possession claim rates were highly concentrated in **London**, with the 10 highest rates occurring in the London region. **Barking and Dagenham** had the highest rate (436 per 100,000 households).

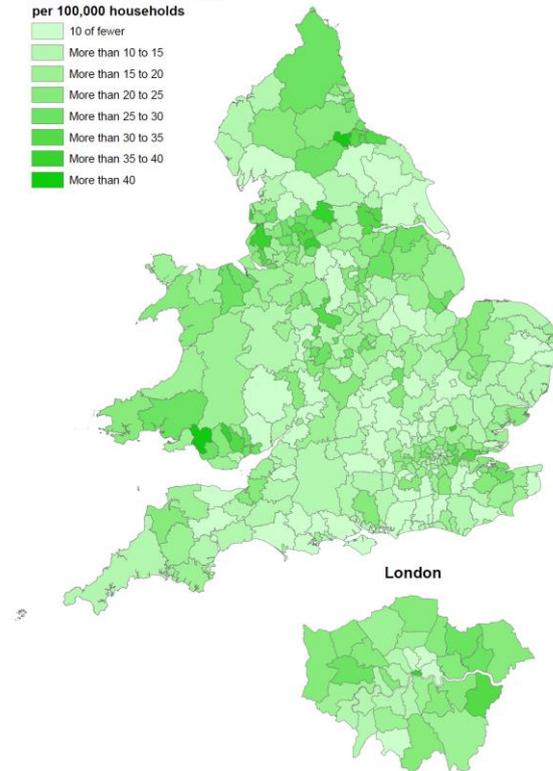
Figure 7: Possession Claims per 100,000 households, October to December 2017
(Source: map.csv; see supporting guide)¹

Mortgage: highest claim rates

Local Authority	Rate (per 100,000 households)	Actual number
Darlington	55	26
Neath Port Talbot	47	29
City of London	39	2

Mortgage Possession Claims per 100,000 households

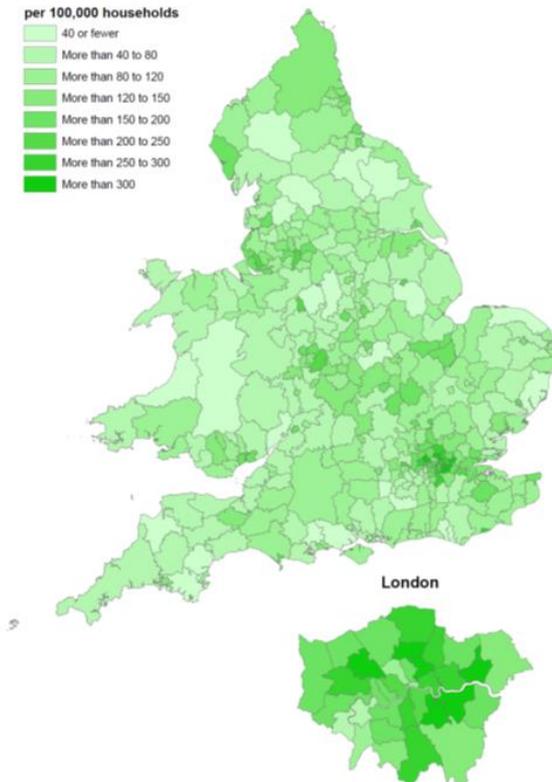
- 10 or fewer
- More than 10 to 15
- More than 15 to 20
- More than 20 to 25
- More than 25 to 30
- More than 30 to 35
- More than 35 to 40
- More than 40



Dover had the lowest rate of mortgage claims at 2 per 100,000 households.

Landlord Possession Claims per 100,000 households

- 40 or fewer
- More than 40 to 80
- More than 80 to 120
- More than 120 to 150
- More than 150 to 200
- More than 200 to 250
- More than 250 to 300
- More than 300



Landlord: highest claim rates

Local Authority	Rate (per 100,000 households)	Actual number
Barking and Dagenham	436	343
Brent	353	437
Hackney	329	388

Hart showed the lowest rate of landlord claims (16 per 100,000 households). **London boroughs** account for **the 10 local authorities** with the **highest rate** of landlord claims.

¹ Excludes the Isle of Scilly where no mortgage or landlord possession claim had been filed for October to December 2017

6. Regional Repossessions (by County Court Bailiffs)

Mortgage repossessions are highest in the **City of London** with 39 per 100,000 households, however this corresponds to 2 properties. The second highest mortgage repossession rate was **Rossendale**, with 26 per 100,000 households.

Landlord repossessions are concentrated in **London (8 of the highest rates)**.

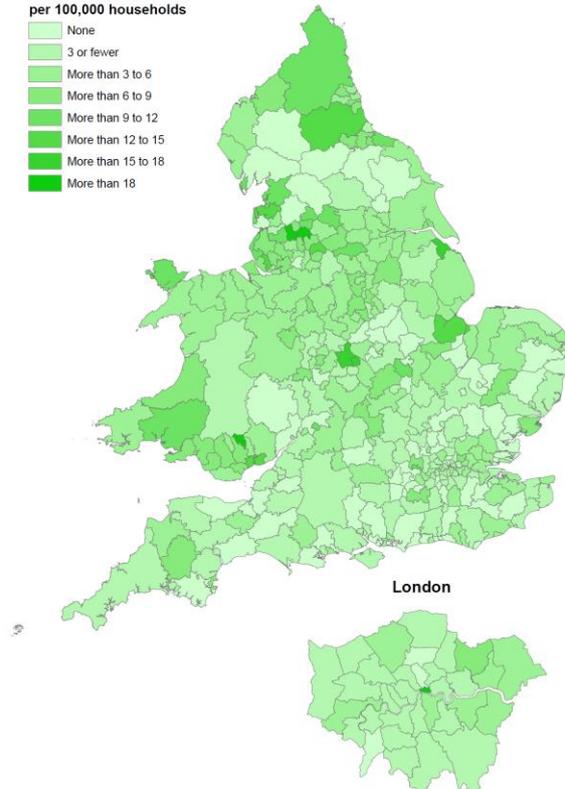
Figure 8: Repossession Claims per 100,000 households, October to December 2017
(Source: map.csv; see supporting guide)

Mortgage: highest repossession rates

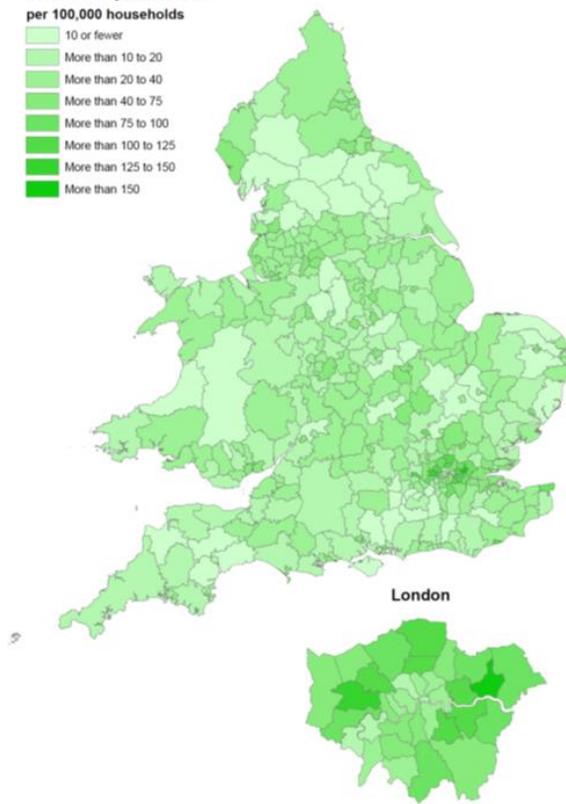
Local Authority	Rate (per 100,000 households)	Actual number
City of London	39	2
Rossendale	26	8
Blaenau Gwent	19	6

No repossessions by county court bailiffs were recorded during this period in **80 local authorities**.

Mortgage Repossessions per 100,000 households



Landlord Repossessions per 100,000 households



Landlord: highest repossession rates

Local Authority	Rate (per 100,000 households)	Actual number
Barking and Dagenham	164	129
Ealing	130	174
Enfield	122	163

London local authorities account for **8 of the 10** boroughs with the **highest rate** of landlord repossessions.

There were three local authorities with no landlord repossessions by county court bailiffs in October to December 2017 (Isles of Scilly, Surrey Heath and Waverley).

Further information

The statistics in the latest quarter are provisional and revisions may be made when the next edition of this bulletin is published. If revisions are needed in subsequent quarters, these will be annotated in the tables.

Accompanying files

As well as this bulletin, the following products are published as part of this release:

- A supporting guide providing further information on how the data is collected and processed, including a guide to the csv files, as well as legislation relevant to mortgage possessions and background information.
- A set of overview tables, covering key sections of this bulletin.
- CSV files of the map data and the possession action volumes by local authority and county court.
- A data visualisation tool available at: public.tableau.com/profile/moj.analysis

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It is the Ministry of Justice's responsibility to maintain compliance with the standards expected for National Statistics. If we become concerned about whether these statistics are still meeting the appropriate standards, we will discuss any concerns with the Authority promptly. National Statistics status can be removed at any point when the highest standards are not maintained, and reinstated when standards are restored.

Contact

Queries about these statistics should be directed to the Justice Statistics Analytical Services, in the Ministry of Justice:

Bridgette Miles - email: CAJS@justice.gov.uk

Press enquiries should be directed to the Ministry of Justice press office:

Simon Barrett - email: simon.barrett@justice.gov.uk

And queries on the wider policy implications of these statistics should be directed to the Department for Communities and Local Government's press office:

Sophia Waite-King - email: Sophia.Waite-King@communities.gsi.gov.uk

Next update: 10 May 2018

URL: www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-october-to-december-2017

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