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## Mortgage and Landlord Possession Statistics in England and Wales, January to March 2018 (Provisional)

### Main points

All mortgage possession actions remain within a range consistent with volumes across the previous two years. Since January to March 2017, claims, orders and warrants have fallen, however these declines are a result of volatility observed over the year. For Landlord Possessions, all possession actions have decreased.

**Mortgage possession actions remain at a similar level to the previous two years**



Figures across all possession actions remain at a similar level to the previous two years. Compared to the same quarter last year, mortgage possession **claims, orders and warrants have fallen 19%, 13% and 12%** respectively, and **repossessions have risen by 5%**.

**Mortgage median average time (from claim to repossession) has increased to 47 weeks**



Despite an increase against the same quarter of 2017, median average time from claim to repossession is highly variable within a range of 34-81 weeks over the past two years.

**Landlord possession actions have all decreased**



Landlord possession **claims, order, warrants and repossessions** by county court bailiffs have decreased **10%, 8%, 12%, and 7%** respectively (compared to the same quarter last year). The decline across all possession actions continues the long-term decreasing trend seen since April-June 2014.

**Mortgage possession claims and repossession rates remain at low levels**



**Cannock Chase** had the highest rate of **mortgage possession claims** at 47 per 100,000 households.

**Landlord possession claims and repossessions highest in London**



The **highest rates of landlord possession actions are concentrated in London** (with 8 of the highest 10 claim rates and 6 of the 10 highest repossession rates).

**Timeliness for Mortgage and Landlord possession actions - median figures introduced**

Median values have been introduced to provide a more appropriate measure of average timeliness for comparisons over time. The mean average for timeliness is particularly affected by long outstanding cases.

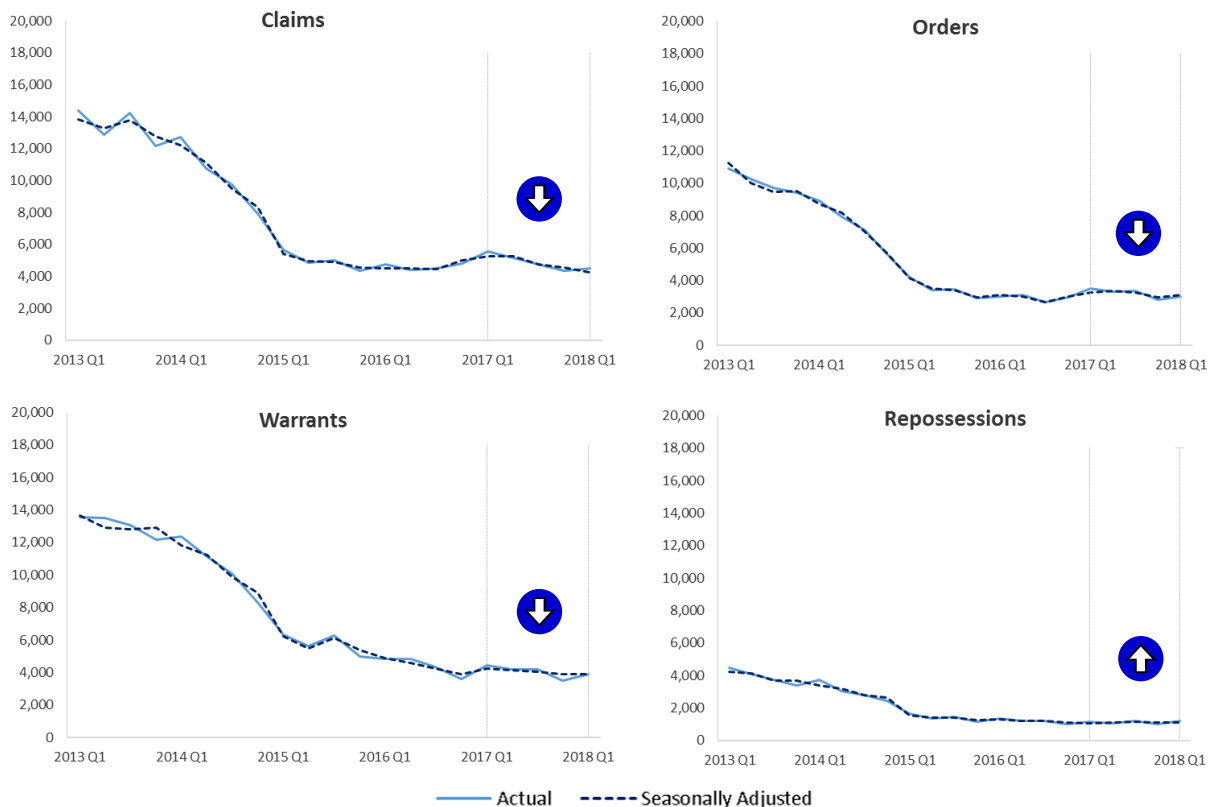
This publication provides mortgage and landlord possession statistics in January to March 2018, compared to the same quarter the previous year. A data visualisation tool accompanies this bulletin and can be accessed [here](#). For technical detail, please refer to the accompanying supporting document.

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# 1. Overview of Mortgage Possession

**Mortgage possession figures remain at a similar level to the previous two years**  
**Compared to the same quarter the previous year, mortgage possession claims (4,500), orders for possession (3,026), and warrants issued (3,909) have decreased by 19%, 13% and 12% respectively (compared to the same quarter last year), whereas repossessions have risen by 5%.**

**Figure 1: Mortgage possession actions (actual and seasonally adjusted) in the county courts of England and Wales, January 2013 to March 2018 (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 January to March 2018, there were 4,500 claims for possession; down 19% from the same quarter in 2017.

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 13% to 3,026 in January to March 2018. 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 66% in January to March 2018 (up 3 percentage points from the same period in 2017).

The number of warrants issued decreased by 12%, when compared to the same period in 2017, to 3,909.

Repossessions by County court bailiffs have increased by 5% compared to the same period in 2017, to 1,184.

The overall 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.

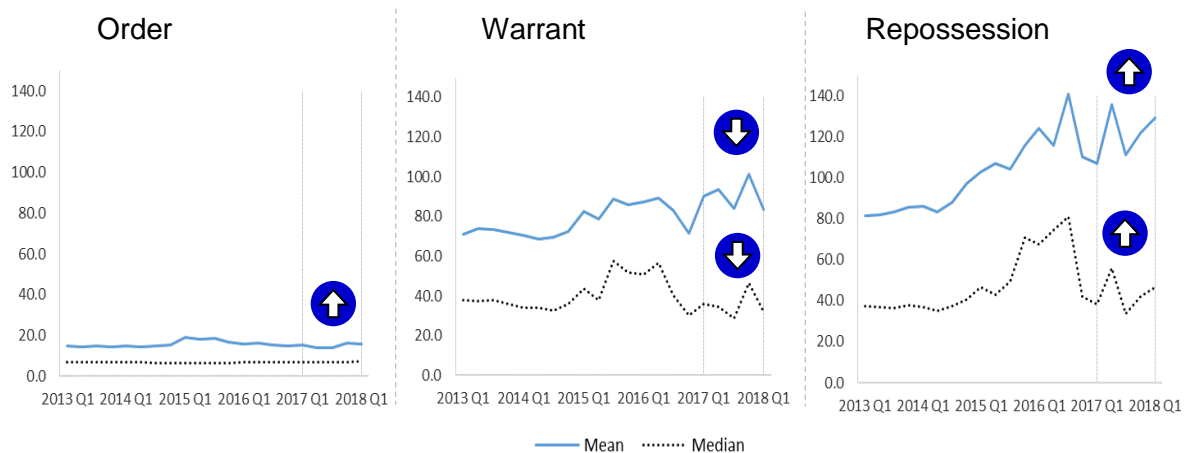
## 2. Mortgage Possession Action Timeliness

Median values have been introduced to provide a more appropriate measure of average timeliness for comparisons over time. The mean average for timeliness is particularly affected by long outstanding cases.

The median average time between claims being issued to repossession has **increased to 46.7 weeks**. Over the last two years however, the median range has been highly variable between 34-81 weeks.

**Figure 2: Average timeliness of mortgage possession actions, January 2013 to March 2018 (Source: Table 3a)**

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



**Claims to order median timeliness has increased from 7.0 (Jan-Mar 2017) to 7.1 weeks (Jan-Mar 2018)**

**Claims to warrant median timeliness have decreased from 36.1 (Jan-Mar 2017) to 32.3 weeks (Jan-Mar 2018)**

**Claims to repossession median timeliness has increased from 38.3 (Jan-Mar 2017) to 46.7 weeks (Jan-Mar 2018)**

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 is 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.

The long-term increases in the **mean average time** from claim to warrant and claim to repossession are due to an increasing proportion of historical claims (dating from 2007 to 2013) reaching the warrant and repossession stages respectively in recent quarters. This is possibly due to defendants recently breaking the terms of the mortgage agreements put in place at the start of the process. Although these historical outlying cases inflate the mean average, they have less effect on the **median**. The median is still subject to volatility though due to the increasing proportion of historic cases.

The median timeliness from claim to repossession has increased by two months to 46.7 weeks compared to the same quarter the previous year, but remains lower than the peak of 81.1 weeks seen in July to September 2016.

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 31.7 weeks for outright orders, and 254.1 weeks for suspended orders.

**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		
	Jan-Mar 2017		Jan-Mar 2018	Jan-Mar 2017		Jan-Mar 2018
<b>Orders</b>	59%	↓	<b>57%</b>	66%	↓	<b>63%</b>
<b>Warrants</b>	15%	↓	<b>13%</b>	33%	↓	<b>32%</b>
<b>Repossessions</b>	6%	↓	<b>5%</b>	18%	↓	<b>17%</b>

Over the last 5 years, 63% 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

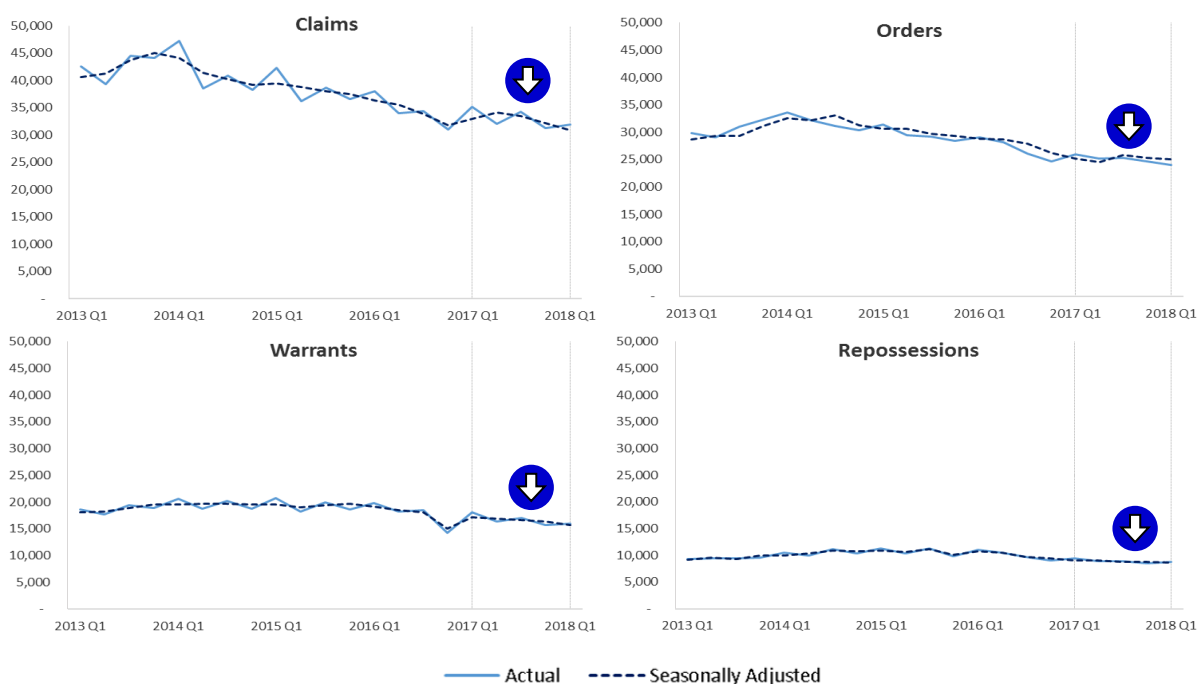
#### Landlord possession actions at all stages have decreased

Landlord possession **claims** (31,840) and **orders** (23,983) decreased compared to the same quarter of the previous year (10% and 8% decrease respectively).

**Warrants** of possession (15,984) have decreased by 12%.

**Repossessions** by county court bailiffs (8,743) 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, January 2013 to March 2018 (Source: Table 10b)**



The fall in warrants issued and repossessions by County court bailiffs has been driven by a decrease in the volumes of these possession actions in London courts. London warrants issued have fallen from 5,488 in January to March 2017 to 4,454 in January to March 2018.

Proportions across regions have remained level in all regions with the exception of London, where the proportion of warrants issued compared to nationally has decreased from 30% in January to March 2017 to 28% in January to March 2018, driving the overall decrease in warrants seen nationally.

London repossessions have fallen from 3,239 in January to March 2017 to 2,256 in January to March 2018, a 30% decrease. The proportion of London repossessions compared to total repossessions fell sharply from 34% in January to March 2017, to 26% in January to March 2018.

At January to March 2018, the **majority (64%)** (20,258) of all landlord possession claims were **social landlord** claims, **18%** (5,878) were **accelerated** claims and **18%** (5,704) were **private landlord** claims. Since the same period of the previous year the proportion of accelerated claims decreased by 4pp, whereas private and social claims increased by 2pp and 1pp respectively.

## 4. Landlord Possession Timeliness

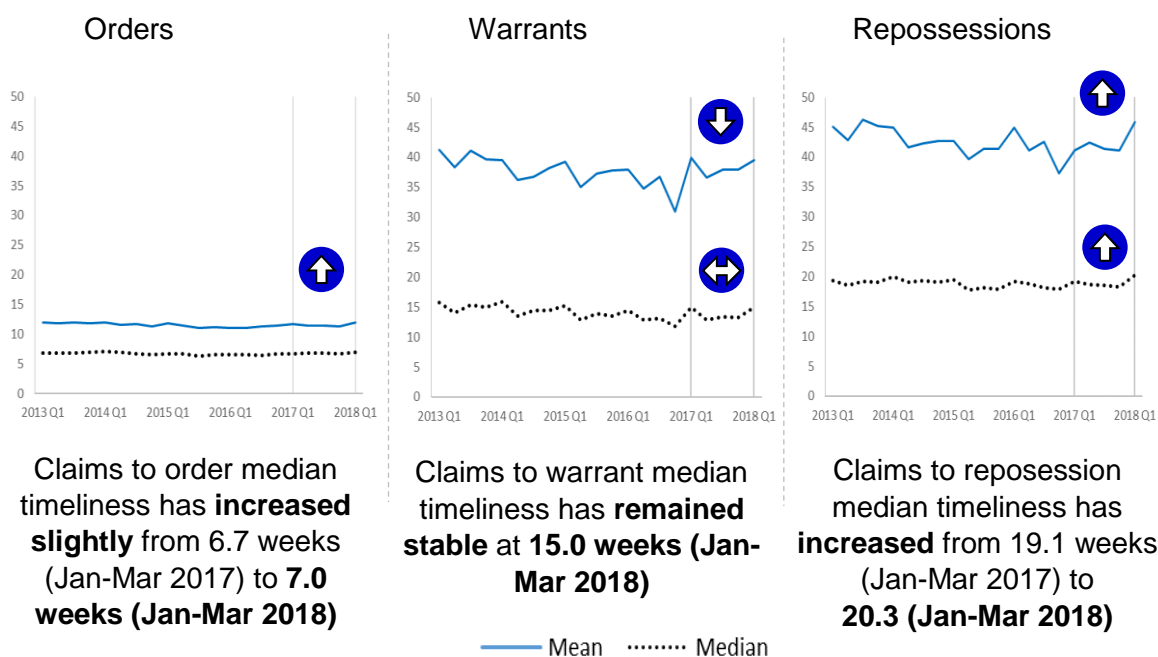
### Time taken for Landlord possession action by tenure type published for the first time

Median 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.

**Figure 5a: Mean and median average timeliness of landlord possession actions, January 2013 to March 2018 (Source: Table 6a)**

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



As shown by Figure 5a, median figures are considerably lower than mean figures, demonstrating that on average, the progression from claim to successive stages can be skewed by outlying cases when using a mean measure of average timeliness.

In January to March 2018, the **median average** time taken for a landlord possession **claim to reach the order stage was 6.7 weeks**. However, this average varied by landlord tenure type. Over the same period Accelerated landlord possession cases took 5.3 weeks to progress to order, compared with Private landlord cases that took 6.9 weeks and 7.3 weeks for social landlord cases.

From **claim to possession warrant**, the **median average** time taken was **15.0 weeks** - again this varied by tenure type, Accelerated and Private landlord took 10.7 weeks and 10.1 weeks respectively, whilst social landlord cases took 26.7 weeks.

From **claim to repossession** by county court bailiff, the **median average** time taken to progress to possession for all tenure types was **20.3 weeks** - Accelerated cases on average took 18.7 weeks, Private landlord took 16.9 weeks, and Social landlord 27.9 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		
	Jan-Mar 2017		Jan-Mar 2018	Jan-Mar 2017		Jan-Mar 2018
<b>Orders</b>	67%	↑	<b>68%</b>	74%	↑	<b>75%</b>
<b>Warrants</b>	24%	↑	<b>25%</b>	40%	↔	<b>40%</b>
<b>Repossessions</b>	13%	↔	<b>13%</b>	25%	↔	<b>25%</b>

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 the initial 6 months from the date of claim in January to March 2018 compared with the same period last year. Fewer 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

**Cannock Chase** had the highest rate of **mortgage** possession claims at 47 per 100,000 households.

**Landlord** possession claim rates were highly concentrated in **London**, with 8 of the 10 highest rates occurring in the London region. **Greenwich** had the highest rate (426 per 100,000 households).

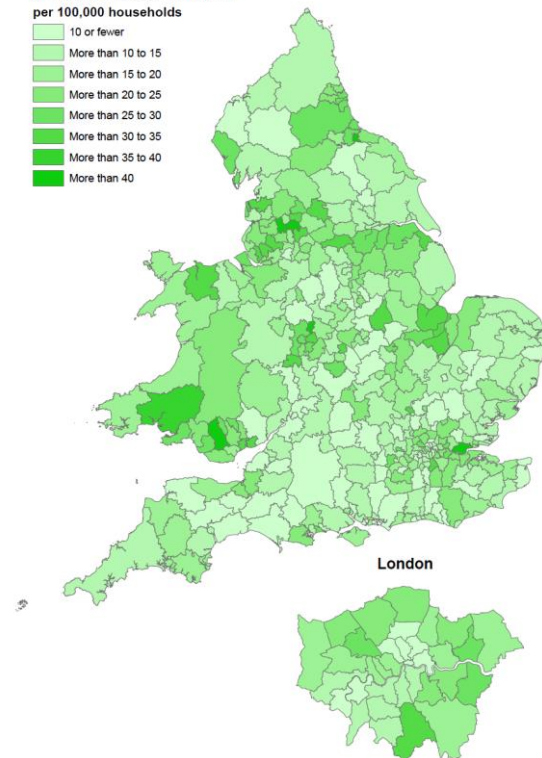
**Figure 7: Possession Claims per 100,000 households, January to March 2018 (Source: map.csv; see supporting guide)<sup>1</sup>**

### Mortgage: highest claim rates

Local Authority	Rate (per 100,000 households)	Actual number
Cannock Chase	47	20
Rossendale	46	14
Thurrock	44	30

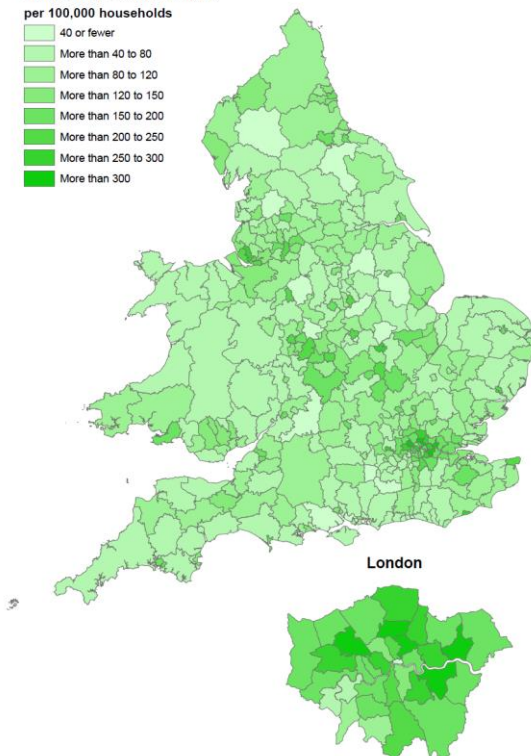
Mortgage Possession Claims per 100,000 households

- 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



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
Greenwich	426	502
Barking and Dagenham	374	300
Brent	346	436

The **City of London** showed the lowest rate of landlord claims (19 per 100,000 households). **London boroughs** account for **8 of the 10 local authorities** with the **highest rate** of landlord claims.

<sup>1</sup> Excludes the Isle of Scilly where no mortgage or landlord possession claim had been filed for January to March 2018

## 6. Regional Repossessions (by County Court Bailiffs)

**Mortgage** repossessions are highest in **Coventry** with 29 per 100,000 households.

**Landlord** repossessions are highest in **Thanet** with 152 per 100,000 households.

Landlord repossessions are concentrated in **London (6 of the 10 highest rates)**.

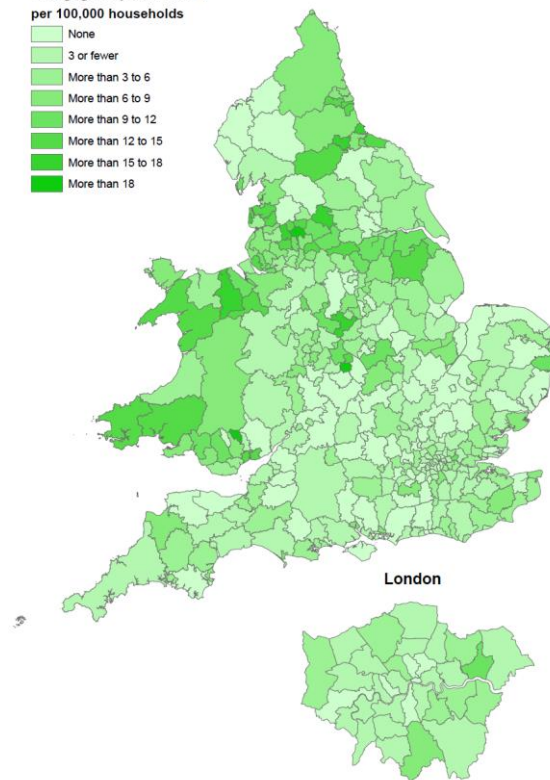
**Figure 8: Repossession Claims per 100,000 households, January to March 2018 (Source: map.csv; see supporting guide)**

### Mortgage: highest repossession rates

Local Authority	Rate (per 100,000 households)	Actual number
Coventry	29	43
Rossendale	26	8
Blaenau Gwent	19	6

#### Mortgage Repossessions

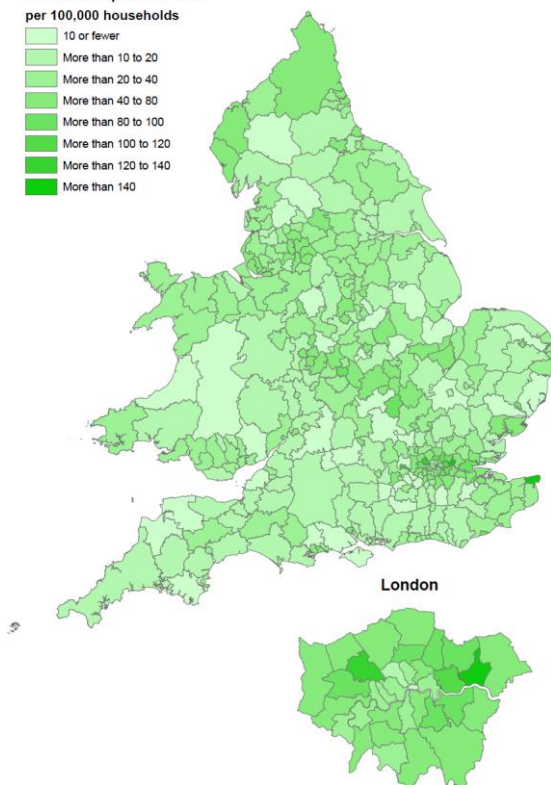
per 100,000 households



**No repossessions** by county court bailiffs were recorded during this period in **85 local authorities**.

#### Landlord Repossessions

per 100,000 households



### Landlord: highest repossession rates

Local Authority	Rate (per 100,000 households)	Actual number
Thanet	152	98
Barking and Dagenham	147	118
Brent	128	162

**London** local authorities account for **6 of the 10** boroughs with the **highest rate** of landlord repossessions.

There were five local authorities with no landlord repossessions by county court bailiffs in January to March 2018 (Isles of Scilly, Eden, Hart, Craven and the City of London).

## 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](http://public.tableau.com/profile/moj.analysis)

## National Statistics status

National Statistics status means that official statistics meet the highest standards of trustworthiness, quality and public value.

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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](mailto:CAJS@justice.gov.uk)

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

**Simon Barrett** - email: [simon.barrett@justice.gov.uk](mailto:simon.barrett@justice.gov.uk)

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

**Sophia Waite-King** - email: [Sophia.Waite-King@communities.gsi.gov.uk](mailto:Sophia.Waite-King@communities.gsi.gov.uk)

**Next update: 9 August 2018**

**URL:** [www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-january-to-march-2018](http://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-january-to-march-2018)

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