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Mortgage and Landlord Possession Statistics in England and Wales, April to June 2018 (Provisional)

Main points

Since April to June 2017, all mortgage and landlord possession actions have decreased. All mortgage possession actions remain within a range consistent with volumes across the previous two years, whilst landlord possession actions continue to follow the long-term downward trend.

Mortgage possession actions have all decreased, but 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, order, warrants** and **repossessions** by county court bailiffs **have fallen 14%, 14%, 18% and 11% respectively**.

Mortgage median average time (from claim to repossession) has decreased to 42 weeks



Median average time from claim to repossession is variable within a range of 34-81 weeks over the past two years, however the overall trend has decreased.

Landlord possession actions have all decreased



Landlord possession **claims, orders, warrants** and **repossessions** by county court bailiffs have decreased **8%, 9%, 14%, and 8% respectively** (compared to the same quarter last year). The fall 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



Knowsley had the highest rate of **mortgage possession claims** at 46 per 100,000 households.

Landlord possession claims and repossessions highest in London



The **highest rates of landlord possession actions are concentrated in London** (with all 10 of the highest 10 claim rates and 7 of the 10 highest repossession rates).

Median timeliness for Mortgage and Landlord possession actions remains variable

Median mortgage possession action timeliness has increased slightly for claim to order and claim to warrant, whilst claim to repossession has decreased.

Median landlord possession action timeliness has increased across all stages but remains broadly stable over time.

This publication provides mortgage and landlord possession statistics in April to June 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.

For feedback related to the content of this publication, please contact us at

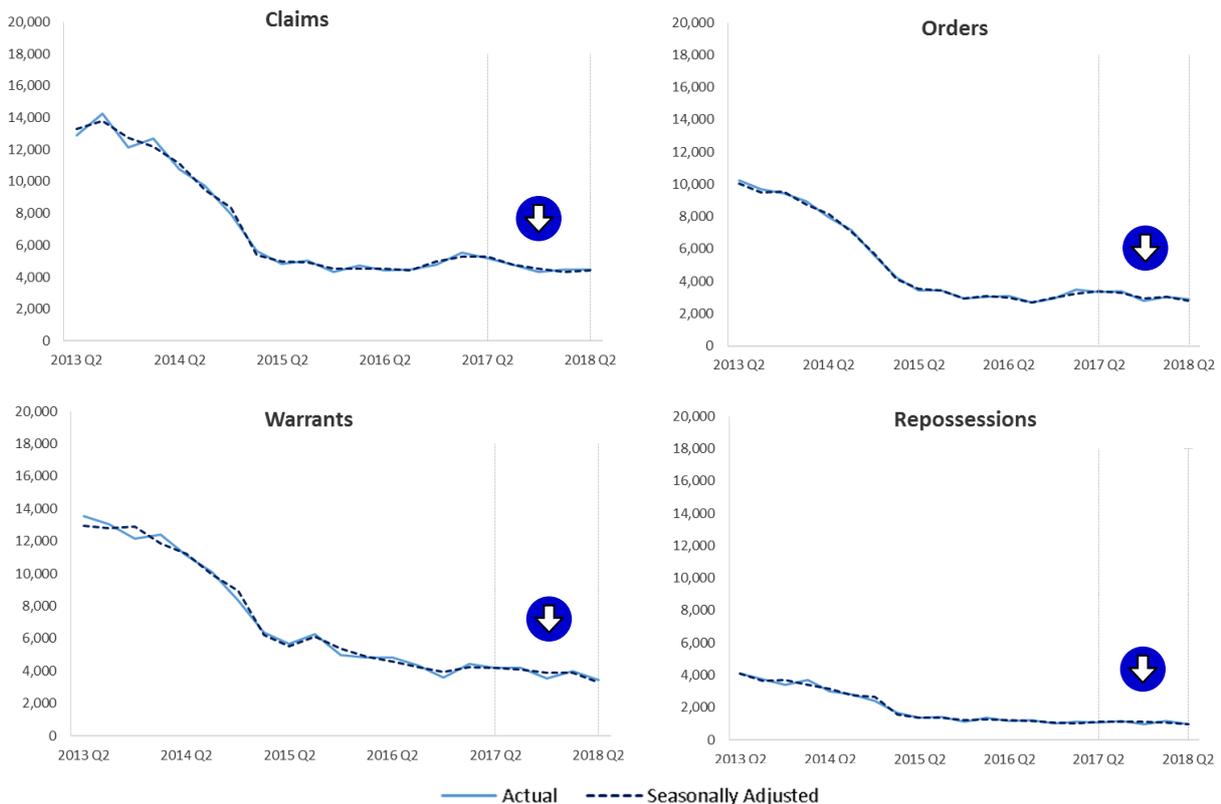
CAJS@justice.gov.uk

1. Overview of Mortgage Possession

Mortgage possession figures remain at a similar level to the previous three years

Compared to the same quarter the previous year, all mortgage possession actions; claims (4,453), orders for possession (2,880), warrants issued (3,432) and repossessions (952) have decreased by 14%, 14%, 18% and 11% respectively. Despite these decreases, levels are broadly in line with those seen since 2015.

Figure 1: Mortgage possession actions (actual and seasonally adjusted) in the county courts of England and Wales, April 2013 to June 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 April to June 2018, there were 4,453 claims for possession; down 14% 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 14% to 2,880 in April to June 2018. However, this remains broadly in line with the volumes seen three years previously. The proportion of orders that are outright has continued to rise as a proportion of all orders however, to 65% in April to June 2018 (up 1 percentage point from the same period in 2017), and is up from 57% in April to June 2015.

The number of warrants issued decreased by 18%, when compared to the same period in 2017, to 3,432. Repossessions by County court bailiffs also decreased by 11% over the same period, to 952. The number of warrants issued and repossessions seen this quarter are the lowest seen since the start of the time series.

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 timeliness figures have increased slightly for claim to order and claim to warrant whilst that for claim to repossession has fallen.

Over the last two years, the median time between claim to repossession has been variable between 34-81 weeks, but there is an overall decreasing trend. The median time between claims being issued to repossession has **decreased to 42.0 weeks** against the same quarter of 2017.

Figure 2: Average timeliness of mortgage possession actions, April 2013 to June 2018 (Source: Table 3a)

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



Claims to order median timeliness has increased from 7.0 (Apr-Jun 2017) to 7.1 weeks (Apr-Jun 2018)

Claims to warrant median timeliness has increased from 34.4 (Apr-Jun 2017) to 38.2 weeks (Apr-Jun 2018)

Claims to repossession median timeliness has decreased from 56.0 (Apr-Jun 2017) to 42.0 weeks (Apr-Jun 2018)

The above charts illustrate the timeliness of possession claims at different stages of a case. Average time taken from claim to warrant or claim to repossession 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 decreased by 14 weeks to 42.0 weeks compared to the same quarter the previous year.

The trend for mortgage possession timeliness is driven by outright orders, which are almost a third (65%) of all cases. In the most recent quarter, the median time taken from claim to repossession was 31.4 weeks for outright orders, and 252.0 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		
	Apr-Jun 2017		Apr-Jun 2018	Apr-Jun 2017		Apr-Jun 2018
Orders	58%	↓	56%	65%	↓	63%
Warrants	14%	↓	13%	32%	↔	32%
Repossessions	6%	↓	5%	17%	↓	16%

Over the last 5 years, 63% of claims received orders of repossession; 32% received warrants, and 16% ended in repossession (by county court bailiff), an overall decrease in the proportion of cases reaching order and repossession stages 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

The number of landlord possession actions at all stages has decreased, continuing the long-term decreasing trend seen since April-June 2014.

Landlord possession **claims** (29,440) and **orders** (22,785) decreased compared to the same quarter of the previous year (8% and 9% decrease respectively).

Warrants of possession (14,093) have decreased by 14%.

Repossessions by county court bailiffs (8,169) decreased by 8% (compared to the same quarter last year).

Figure 4: Landlord possession actions (actual and seasonally adjusted) in the county courts of England and Wales, April 2013 to June 2018 (Source: Table 10b)



At April to June 2018, the **majority (59%)** (17,268) of all landlord possession claims were **social landlord** claims, **21%** (6,145) were **accelerated** claims and **20%** (6,027) were **private landlord** claims. Since the same period of the previous year the proportion of accelerated claims decreased by 4pp, whereas private landlord claims increased by 3pp and social landlord claims remained the same.

The fall in volumes of issued warrants and repossessions by County court bailiffs has again been driven by a decrease in the volumes of those possession actions in London courts. London warrants issued have fallen by a quarter from 4,936 in April to June 2017 to 3,682 in April to June 2018. Whilst warrants issued in London have fallen over the period across all landlord tenure types, the decrease has been particularly driven by accelerated cases (down 35%).

As well as a decrease in the number of warrants issued, London's proportion of all warrants issued in accelerated cases also fell, by 4ppts to 26% in April to June 2018, compared to the same quarter of 2017, maintaining the downward trend seen since 2015. All other regions'

proportions remained broadly stable indicating that London is driving the trends seen at a national level.

Repossessions in London have also fallen – from 3,085 in April to June 2017 to 2,549 in April to June 2018, down 17%. The proportion of all repossessions that were in London fell from 35% in April to June 2017, to 31% in April to June 2018.

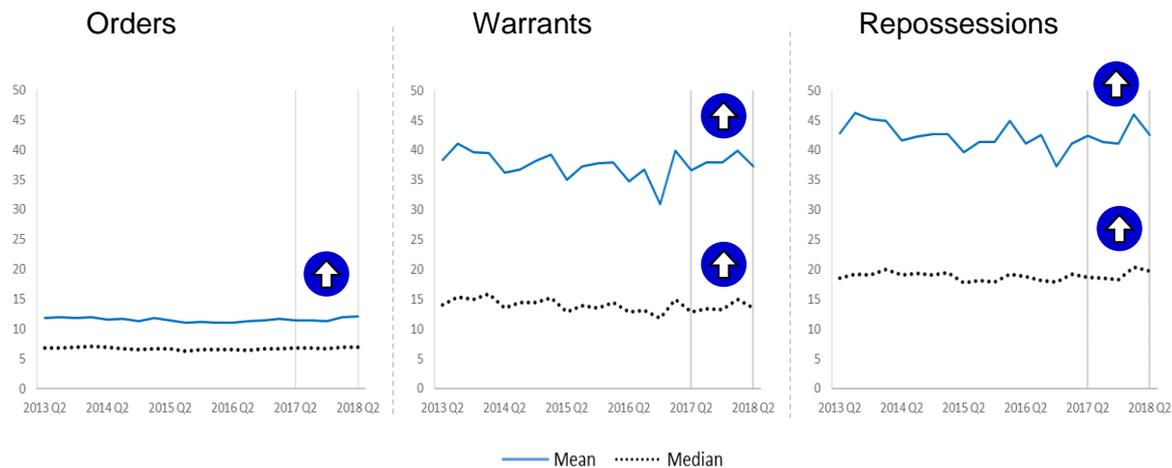
4. Landlord Possession Timeliness

Time taken for all Landlord possession actions have increased

Whilst median average time has increased across all stages, timeliness for landlord possession actions remains stable across the last 5 years.

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

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



Claims to order median timeliness has **increased slightly** from 6.9 weeks (Apr-Jun 2017) to **7.0 weeks (Apr-Jun 2018)**

Claims to warrant median timeliness has **increased** from 12.9 weeks (Apr-Jun 2017) to **13.6 weeks (Apr-Jun 2018)**

Claims to repossession median timeliness has **increased** from 18.7 weeks (Apr-Jun 2017) to **19.7 (Apr-Jun 2018)**

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 April to June 2018, the **median average** time taken for a landlord possession **claim to reach the order stage was 7.0 weeks**. However, this average varied by landlord tenure type. Over the same period Accelerated landlord possession cases took 5.1 weeks to progress to order, compared with 7.1 weeks for Private landlord cases and 7.3 weeks for social landlord cases.

From **claim to possession warrant**, the **median average** time taken was **13.6 weeks** - again this varied by tenure type, Accelerated and Private landlord took 9.7 weeks and 10.0 weeks respectively, whilst social landlord cases took 27.0 weeks.

From **claim to repossession** by county court bailiff, the **median average** time taken to progress to possession for all tenure types was **19.7 weeks** - Accelerated cases on average took 18.1 weeks, Private landlord took 16.3 weeks, and Social landlord 28.3 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		
	Apr-Jun 2017		Apr-Jun 2018	Apr-Jun 2017		Apr-Jun 2018
Orders	68%	↔	68%	75%	↔	75%
Warrants	24%	↑	25%	40%	↔	40%
Repossessions	13%	↔	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 warrant stage increased slightly** in the initial 6 months from the date of claim in April to June 2018 compared with the same period last year, however fewer cases are reaching each stage overall (reflecting the decrease in overall case volumes). Over the 5-year period, all possession stages have remained stable.

5. Regional Possession Claims

Knowsley had the highest rate of **mortgage** possession claims at 46 per 100,000 households.

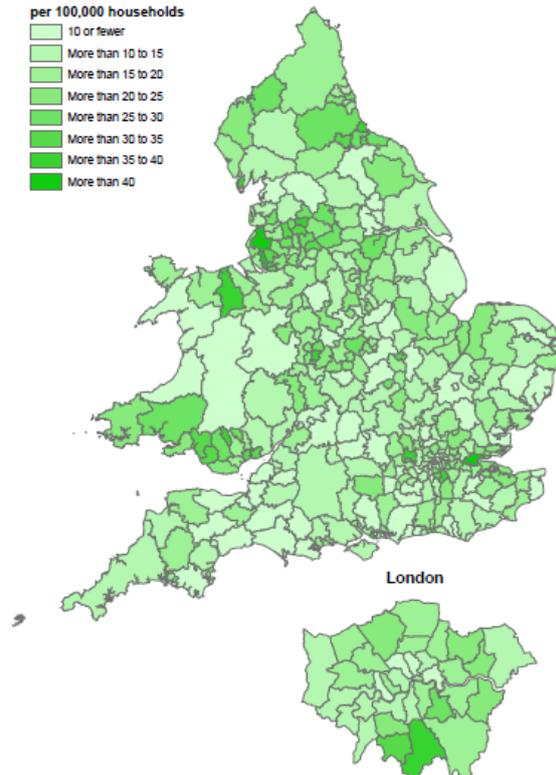
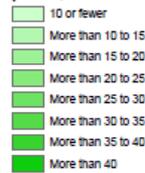
Landlord possession claim rates are highest in **London**, with all of the 10 highest rates occurring in the London region. **Greenwich** had the highest rate (347 per 100,000 households).

Figure 7: Possession Claims per 100,000 households, April to June 2018 (Source: map.csv; see supporting guide)

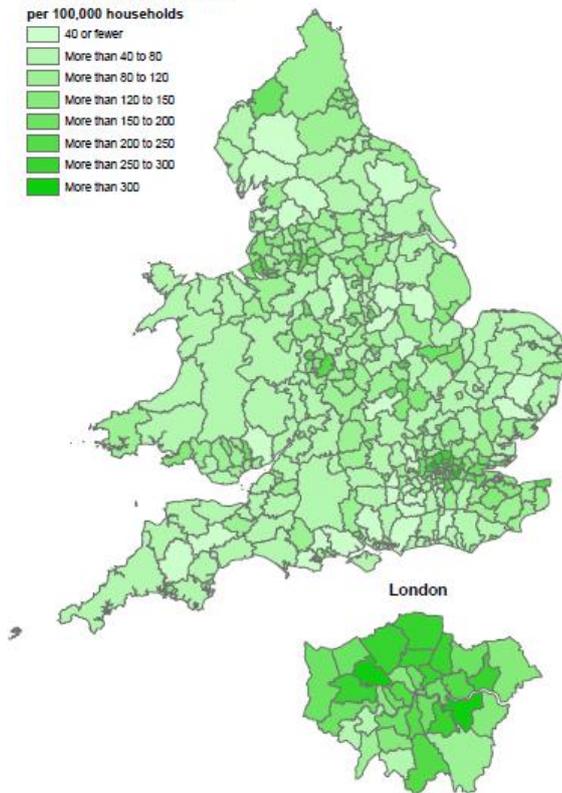
Mortgage: highest claim rates

Local Authority	Rate (per 100,000 households)	Actual number
Knowsley	46	29
West Lancashire	45	21
Thurrock	44	30

Mortgage Possession Claims per 100,000 households



Landlord Possession Claims per 100,000 households



Landlord: highest claim rates

Local Authority	Rate (per 100,000 households)	Actual number
Greenwich	347	409
Brent	324	409
Enfield	298	404

Eden showed the lowest rate of landlord claims (17 per 100,000 households).

London boroughs account for **all 10 of the 10 local authorities** with the **highest rate** of landlord claims.

6. Regional Repossessions (by County Court Bailiffs)

Mortgage repossessions are highest in the City of London with 19 per 100,000 households, however this corresponds to one property. The second highest mortgage repossession rate was **Neath Port Talbot**, with 18 per 100,000 households.

Landlord repossessions are highest in **Enfield** with 164 per 100,000 households. Landlord repossessions are concentrated in **London (7 of the 10 highest rates)**.

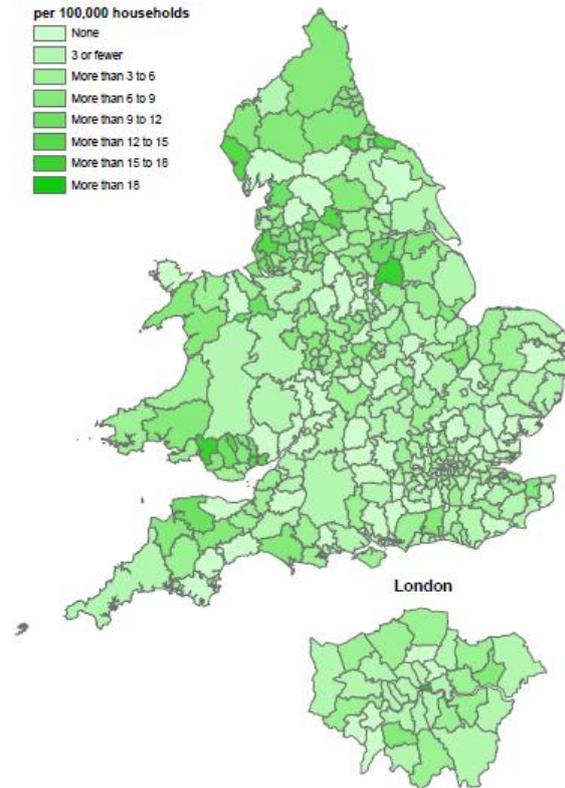
Figure 8: Repossession Claims per 100,000 households, April to June 2018 (Source: map.csv; see supporting guide)

Mortgage: highest repossession rates

Local Authority	Rate (per 100,000 households)	Actual number
City of London	19	1
Neath Port Talbot	18	11
Bassetlaw	16	8

Mortgage Repossessions per 100,000 households

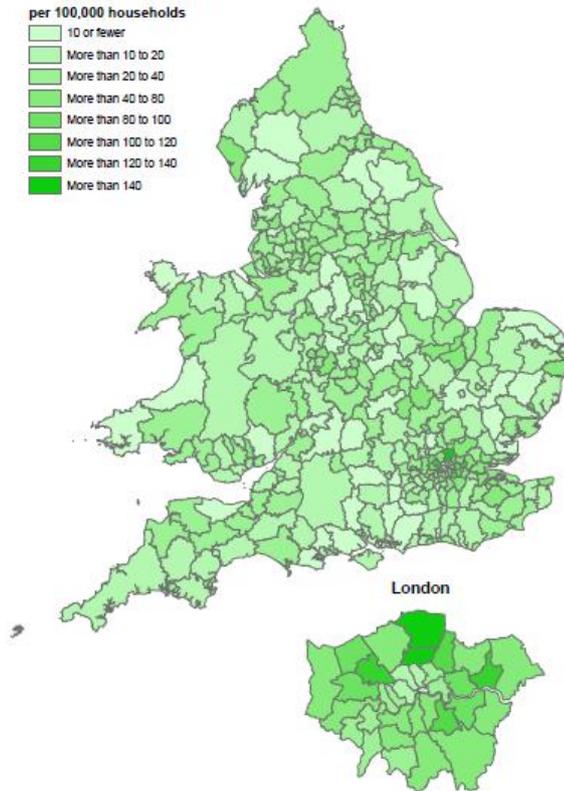
- None
- 3 or fewer
- More than 3 to 6
- More than 6 to 9
- More than 9 to 12
- More than 12 to 15
- More than 15 to 18
- More than 18



No repossessions by county court bailiffs were recorded during this period in **89 local authorities**.

Landlord Repossessions per 100,000 households

- 10 or fewer
- More than 10 to 20
- More than 20 to 40
- More than 40 to 80
- More than 80 to 100
- More than 100 to 120
- More than 120 to 140
- More than 140



Landlord: highest repossession rates

Local Authority	Rate (per 100,000 households)	Actual number
Enfield	164	222
Haringey	147	175
Barking and Dagenham	138	111

London local authorities account for **7 of the 10** boroughs with the **highest rate** of landlord repossessions.

There were eight local authorities with no landlord repossessions by county court bailiffs in April to June 2018.

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: <https://public.tableau.com/profile/moj.analysis>

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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 Ministry for Housing, Communities and Local Government's press office:

Rosemary Davenport - email: rosemary.davenport@communities.gsi.gov.uk

Next update: 8 November 2018

URL: <https://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-april-to-june-2018>

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