



Mortgage and Landlord Possession Statistics in England and Wales, July to September 2018 (Provisional)

Main points

Since July to September 2017, all mortgage and landlord possession actions have decreased, except for mortgage possession claims which increased. All mortgage possession actions remain within a range consistent with volumes across the previous three years, whilst landlord possession actions continue to follow the long-term downward trend. Mortgage repossession volumes are at the lowest level of the time series.

Mortgage possession actions claims have increased, 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 have increased 3% .
Mortgage orders, warrants and repossessions have decreased		Mortgage orders, warrants and repossessions by county court bailiffs have fallen 8%, 13% and 23% respectively. Mortgage repossessions are at the lowest level of the time series.
Mortgage median average time (from claim to repossession) has increased to 47 weeks		Median average time from claim to repossession is variable within a range of 34-81 weeks over the past two years.
Landlord possession actions have all decreased		Landlord possession claims, orders, warrants and repossessions by county court bailiffs have decreased 7%, 6%, 9%, 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		The North East had the two highest rates of mortgage repossessions . The North West also had 6 of the highest 10 repossession rates).
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 9 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. Claim to warrant and claim to repossession timeliness have increased by 4 and 13 weeks respectively. Median landlord possession action timeliness has increased across all stages but remains broadly stable over time.

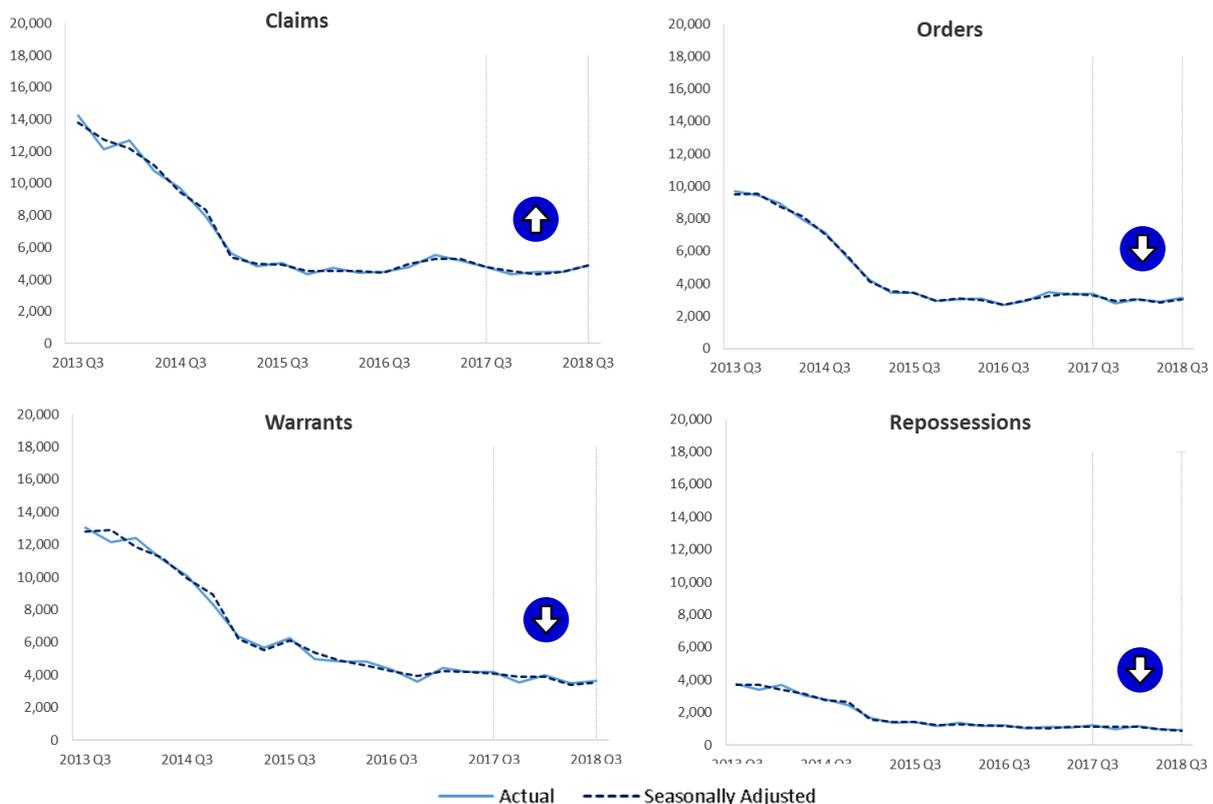
This publication provides mortgage and landlord possession statistics in July to September 2018, compared to the same quarter the previous year. A data visualisation tool accompanies this bulletin and can be accessed [here](#). For technical detail, please refer to the accompanying supporting document.

1. Overview of Mortgage Possession

Mortgage possession figures remain at a similar level to the previous three years. Repossessions are at the lowest level of the time series.

Compared to the same quarter the previous year, mortgage possession claims (4,901) have increased 3%. Mortgage orders for possession (3,110), warrants issued (3,657) and repossessions (917) have decreased by 8%, 13% and 23% respectively. Despite these changes, 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, July 2013 to September 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 July to September 2018, there were 4,901 claims for possession; up 3% 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 8% to 3,110 in July to September 2018. However, this remains broadly in line with the volumes seen in the previous three years. The proportion of orders that are outright has continued to rise as a proportion of all orders however, up 4 percentage points from the same period in 2017 to 67% in July to September 2018. This is up from 57% in April to June 2015.

The number of warrants issued decreased by 13%, when compared to the same period in 2017, to 3,657. Repossessions by County court bailiffs also decreased by 23% over the same period,

to 917. The number of 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.

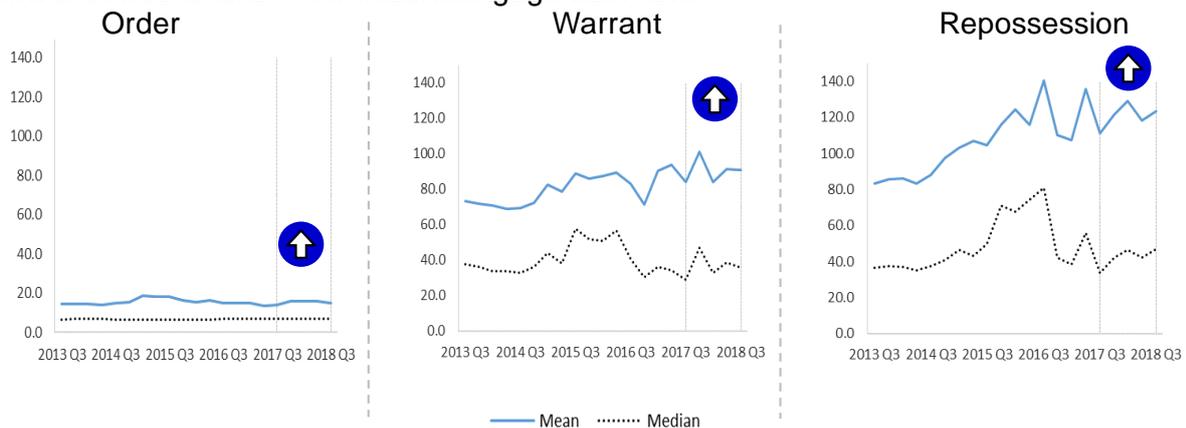
2. Mortgage Possession Action Timeliness

Median timeliness figures have increased across all stages.

Over the last two years, the median time between claim to repossession has been variable between 34-81 weeks. The median time between claims being issued to repossession has **increased by 13 weeks to 46.7 weeks** against the same quarter of 2017.

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

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



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

Claims to warrant median timeliness has increased from 28.8 (Jul-Sep 2017) to **35.9 weeks (Jul-Sep 2018)**

Claims to repossession median timeliness has increased from 33.6 (Jul-Sep 2017) to **46.7 weeks (Jul-Sep 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 increased by 13 weeks to 46.7 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 (67%) of all cases. In the most recent quarter, the median time taken from claim to repossession was 31.3 weeks for outright orders, and 255.9 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		
	Jul-Sep 2017		Jul-Sep 2018	Jul-Sep 2017		Jul-Sep 2018
Orders	58%	↓	56%	64%	↓	63%
Warrants	14%	↓	13%	32%	↓	31%
Repossessions	5%	↔	5%	17%	↓	16%

Over the last 5 years, 63% of claims received orders of repossession; 31% received warrants, and 16% ended in repossession (by county court bailiff), a decrease in the proportion of cases reaching all stages compared to the previous 5-year period.

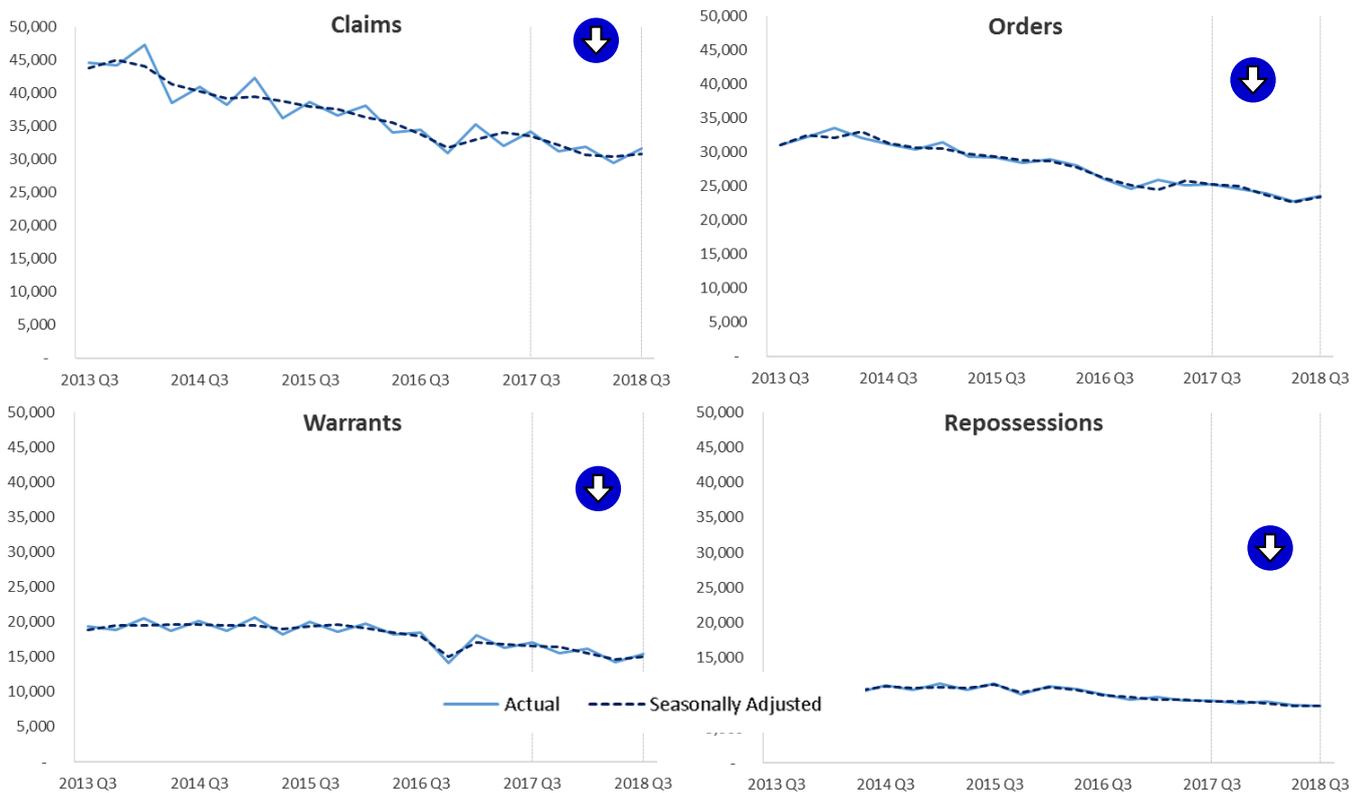
Overall a smaller proportion of claims progressed to orders and warrants within 6 months of the claim date, and **across all stages** over a 5-year period.

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.

Compared to the same quarter the previous year, landlord possession actions; **claims** (31,658), **orders** for possession (23,630), **warrants** issued (15,498) and **repossessions** (8,138) have decreased by 7%, 6%, 9% and 8% respectively.

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



At July to September 2018, the **majority (62%)** (18,643) of all landlord possession claims were **social landlord** claims, **19%** (5,183) were **accelerated** claims and **19%** (5,781) were **private landlord** claims. Since the same quarter of the previous year the proportion of accelerated claims decreased by 3pp, 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 from 5,482 in July to September 2017 to 4,592 in July to September 2018. Whilst warrants issued in London have fallen over the period across all landlord tenure types (down 16%), the decrease has been particularly driven by accelerated claims.

As well as a decrease in the number of warrants issued, London's proportion of all warrants issued in accelerated cases only also fell by 24% in July to September 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 2,917 in July to September 2017 to 2,364 in July to September 2018, down 19%. The proportion of all repossessions that were in London fell by 3 percentage points from 29% in July to September 2017, to 26% in July to September 2018.

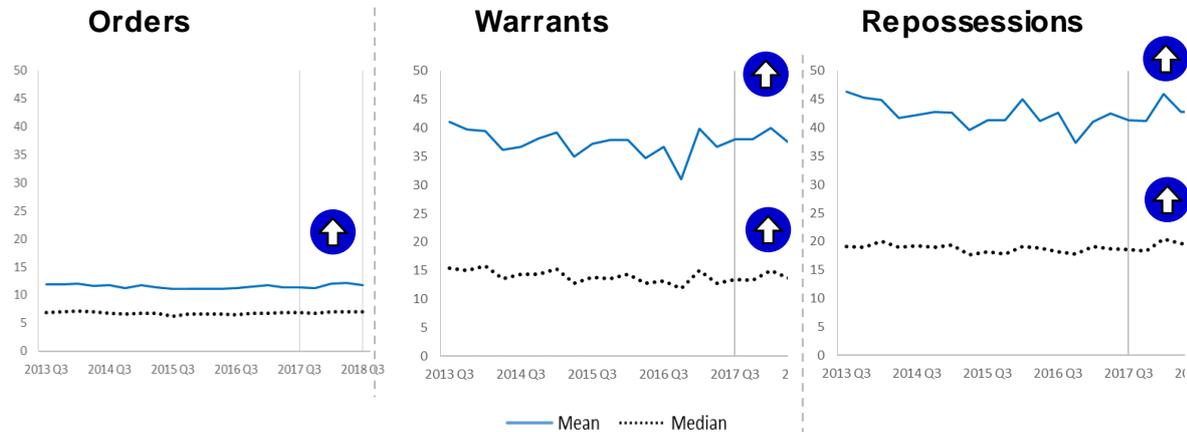
4. Landlord Possession Timeliness

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, July 2013 to September 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 (Jul-Sep 2017) to **7.0 weeks (Jul-Sep 2018)**

Claims to warrant median timeliness has **increased** from 13.4 weeks (Jul-Sep 2017) to **14.0 weeks (Jul-Sep 2018)**

Claims to repossession median timeliness has **increased** from 18.6 weeks (Jul-Sep 2017) to **19.1 (Jul-Sep 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 July to September 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 5.6 weeks to progress to order, compared with 7.3 weeks for Private landlord cases and 7.1 weeks for social landlord cases.

From **claim to possession warrant**, the **median average** time taken was **14.0 weeks** - again this varied by tenure type, accelerated and private landlord took 10.0 weeks and 10.1 weeks respectively, whilst social landlord cases took 27.9 weeks.

From **claim to repossession** by county court bailiff, the **median average** time taken to progress to possession for all tenure types was **19.1 weeks** - accelerated cases on average took 16.7 weeks, private landlord took 16.1 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		
	Jul-Sep 2017		Jul-Sep 2018	Jul-Sep 2017		Jul-Sep 2018
Orders	68%	↔	68%	75%	↔	75%
Warrants	24%	↑	25%	40%	↔	40%
Repossessions	13%	↔	13%	25%	↑	26%

Over the last 5 years, three quarters of claims progressed to orders of repossession; 40% to warrants, and just over a quarter (26%) ended in repossession.

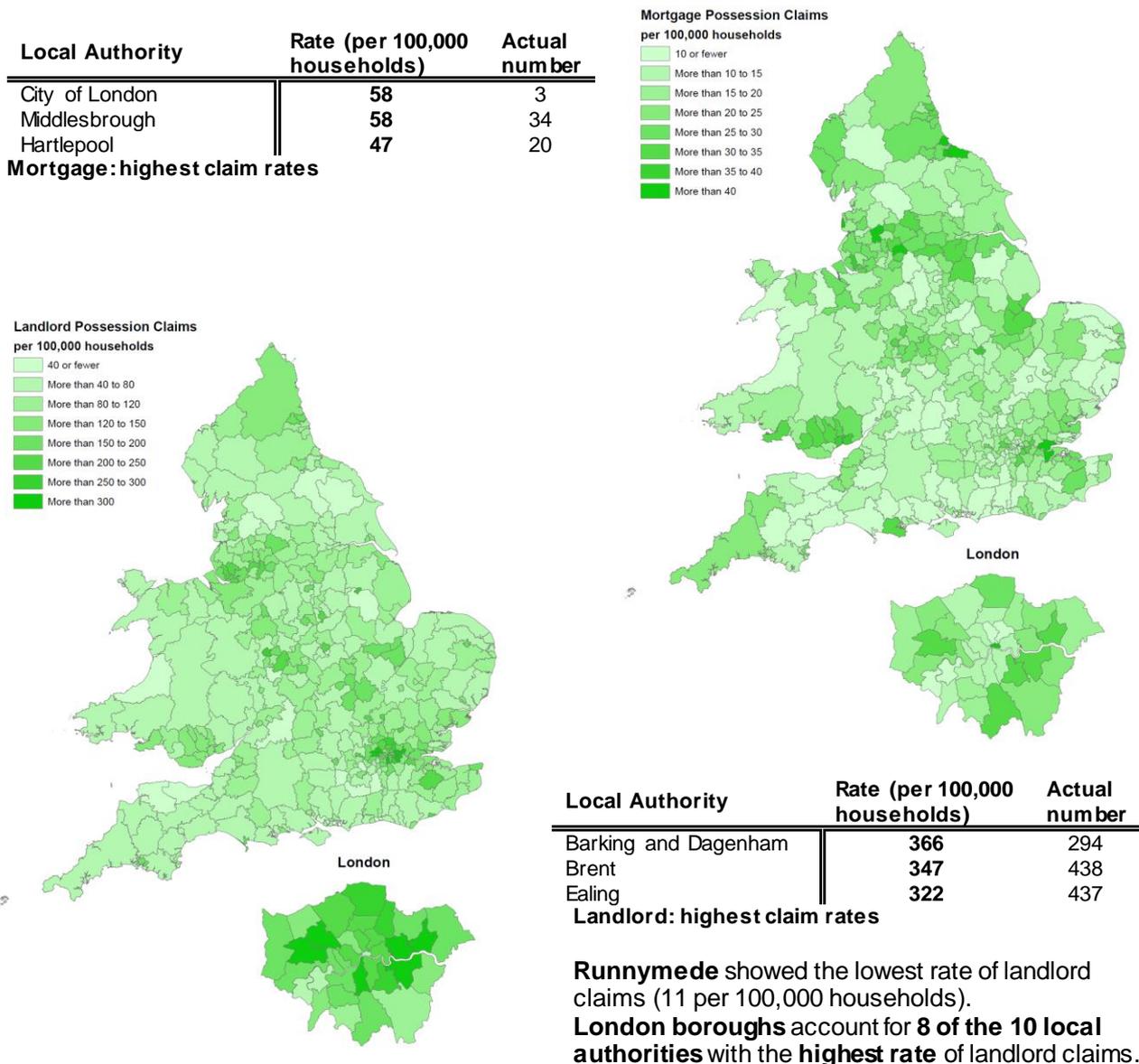
The **proportion** of landlord possession **claims reaching warrant stage increased slightly** in the initial 6 months from the date of claim in July to September 2018 compared with the same period last year, however fewer cases are reaching each stage overall (reflecting the decrease in overall case volumes). Over the 5-year period, all possession stages have remained stable.

5. Regional Possession Claims

Middlesbrough and **The City of London** had the highest rate of **mortgage** possession claims at 58 per 100,000 households, however the London rate corresponds to three properties.

Landlord possession claim rates were highest in **London**, with 8 of the 10 highest rates occurring in the London region. **Barking and Dagenham** had the highest rate (366 per 100,000 households).

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

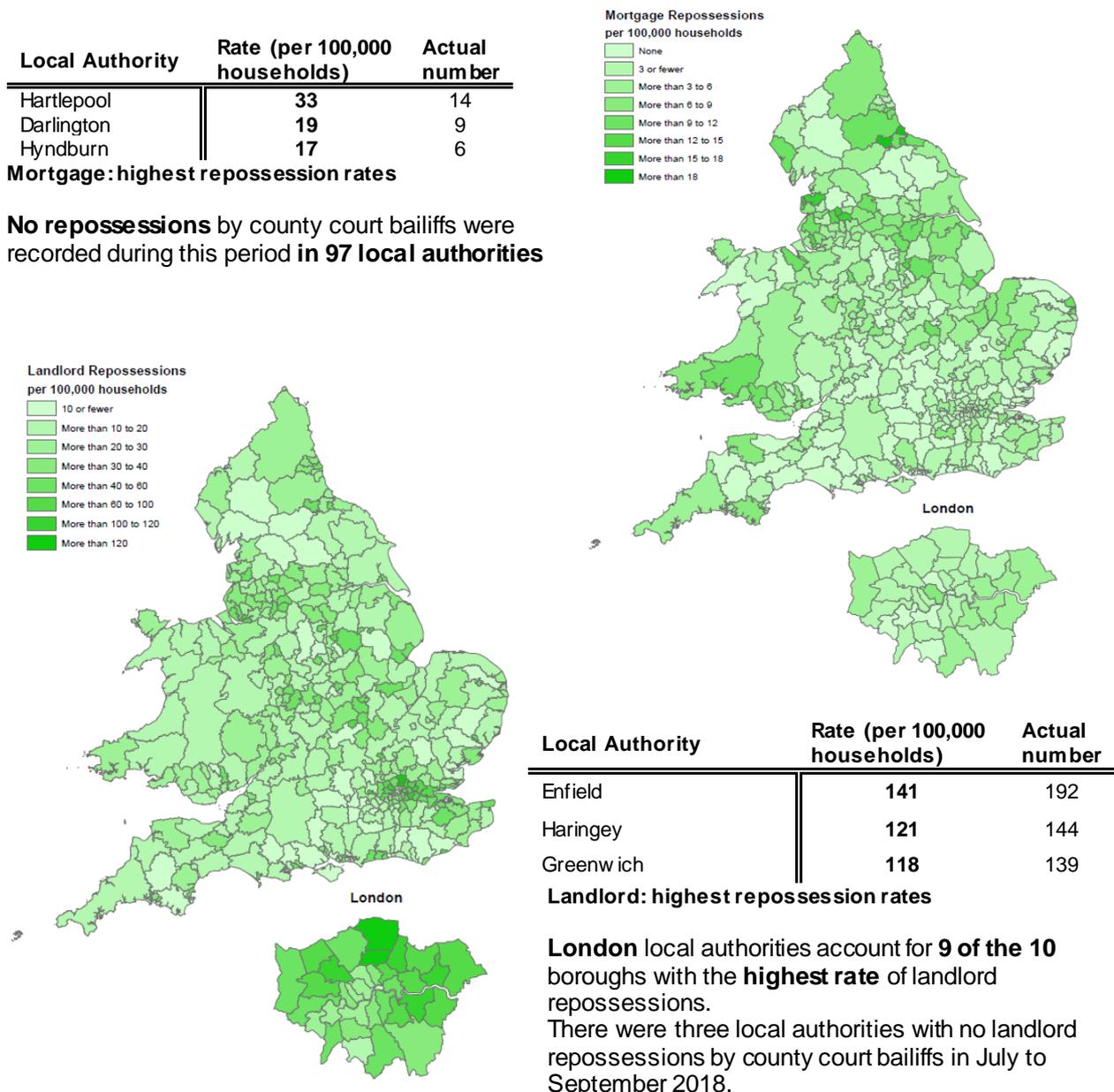


6. Regional Repossessions (by County Court Bailiffs)

Mortgage repossessions were highest in Hartlepool, with 33 per 100,000 households. The **North East** had the two highest rates of mortgage repossessions. The **North West** also had **6 of the highest 10 repossession rates**).

Landlord repossessions were highest in **Enfield** with 141 per 100,000 households. Landlord repossessions were concentrated in **London (9 of the 10 highest rates)**.

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



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:

Thomas Hewett email: thomas.hewett@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: 14 February 2019

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

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