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Mortgage and Landlord Possession Statistics in England and Wales, October to December 2018 (Provisional)

Main points

Since October to December 2017, all mortgage possession actions have increased, whereas landlord possession actions have generally decreased. Although large percentage increases have been seen in mortgage possession actions, they remain within a range consistent with volumes seen across the previous four years, whilst landlord possession actions continue to follow the long-term downward trend.

Mortgage possession actions claims have increased, but remain at a similar level to the previous four years



Compared to the same quarter last year, mortgage possession **claims** have **increased by 30%**. Figures across all possession actions **remain at a similar level** to the previous four years.

Mortgage orders, warrants and repossessions have increased



Mortgage orders, warrants and repossessions by county court bailiffs **have risen by 29%, 30% and 5%** respectively.

Mortgage median average time (from claim to repossession) has increased to 55 weeks



Median average time from claim to repossession has **increased to 55 weeks** (from 42 weeks in Oct-Dec 2017), however, it has been **variable** within a **range of 34-81 weeks** for the past two years.

Landlord possession actions have decreased, apart from warrants



Landlord possession **claims, orders and repossessions** by county court bailiffs have decreased by **8%, 5% and 3%** respectively (compared to the same quarter last year). **Warrants** have increased by **2%**. The general fall across landlord possession actions continues the long-term decreasing trend seen since April-June 2014.

Median timeliness for Landlord possession actions remains broadly stable



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

Mortgage possession claims and repossession rates remain at low levels



The **North West** had 5 of the highest 10 repossession rates. **No repossessions** by county court bailiffs were recorded during this period in **89 local authorities**

Landlord possession claims and repossessions highest in London



The **highest rates of landlord possession actions are concentrated in London** (with 9 of the highest 10 claim rates and 8 of the 10 highest repossession rates).

This publication provides mortgage and landlord possession statistics in October to December 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.

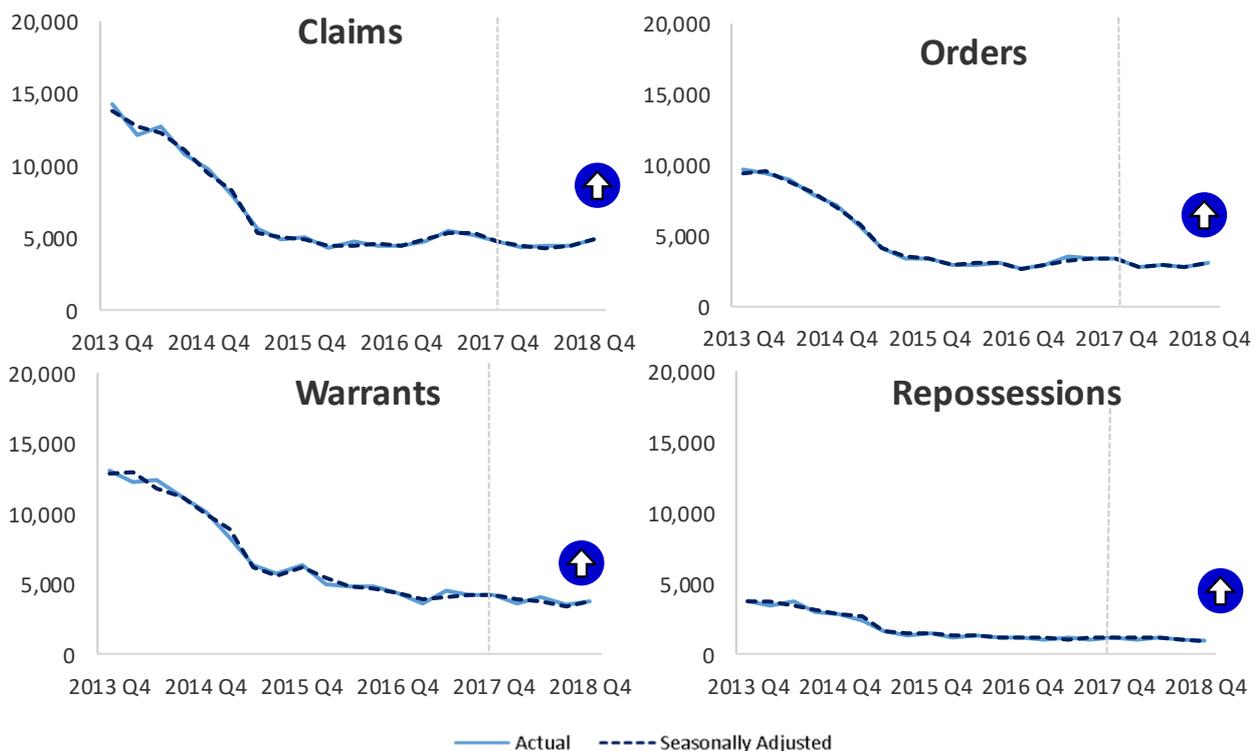
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1. Overview of Mortgage Possession

Mortgage possession figures remain at a similar level to the previous three years, despite all mortgage possession actions increasing.

Compared to the same quarter the previous year, **mortgage possession claims** (5,648) have **increased by 30%**. Mortgage **orders** for possession (3,595), **warrants** issued (4,571) and **repossessions** (1,046) have also **increased by 29%, 30% and 5% respectively**. These levels remain 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 December 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 the most recent quarter, October to December 2018, there were 5,648 claims for possession; up 30% from the same quarter in 2017. It is too early to establish if this is a reversal of the downward trend or a fluctuation in the number of claims received. We will continue to monitor future quarterly data.

Orders and warrants for possession followed a similar trend to mortgage claims, falling from a peak of 23,850 orders in July to September 2009 and 21,350 warrants in January to March 2009, but continuing to decline to 2,685 orders in July to September 2016 and 3,500 warrants in April to June 2018. Compared to the same quarter of the previous year, orders have now increased by 29% to 3,595 and warrants by 30% to 4,571 in October to December 2018. Despite the increases seen, the figures remain broadly in line with the volumes seen in the previous three years.

Repossessions by county court bailiffs had also been falling since a high of 9,284 in January to March 2009, to 934 in July to September 2018, the lowest recorded level of the series. In October to December 2018, repossessions increased to 1,046, an increase of 5% compared to the same period in 2017.

The historical 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.

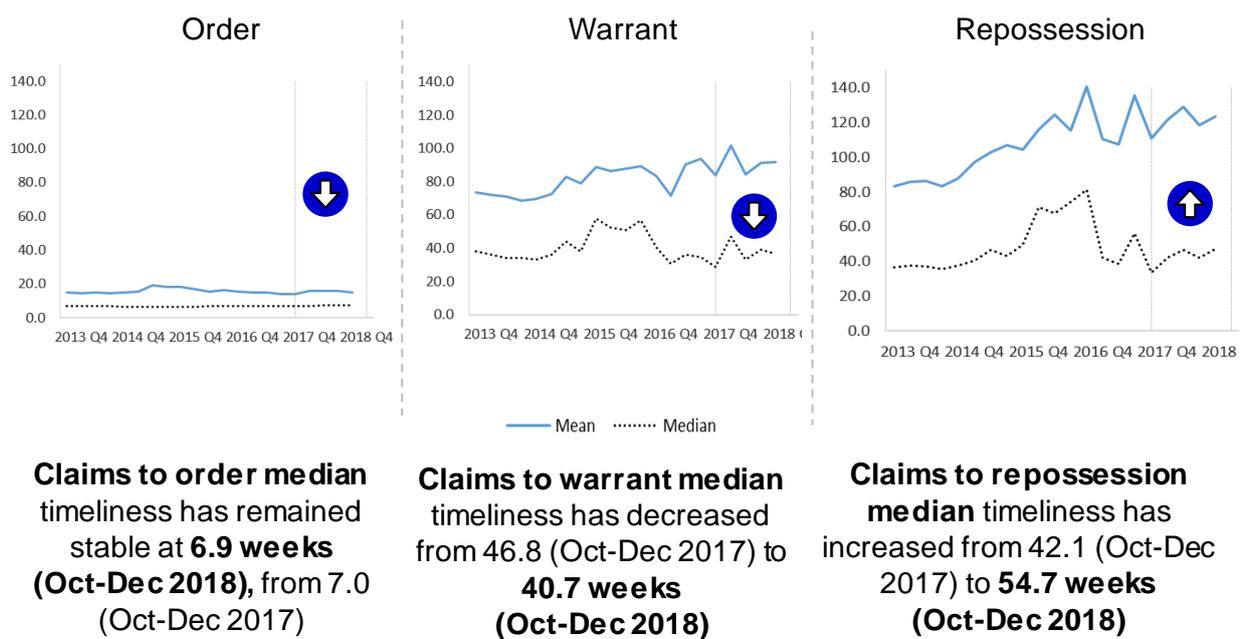
2. Mortgage Possession Action Timeliness

Median timeliness figures have decreased for orders and warrants, but increased for the repossession stage.

Over the last two years, the median time between claim to repossession has been variable between 34-56 weeks. The median time between claims being issued to repossession has **increased by 12.6 weeks to 54.7 weeks** against the same quarter of 2017.

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

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



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 12.6 weeks to 54.7 weeks compared to the same quarter the previous year. The trend for mortgage possession timeliness is driven by outright orders, which are nearly two thirds (61%) of all cases. In the most recent quarter, the median time taken from claim to repossession was 32 weeks for outright orders, and 254.3 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		
	Oct-Dec 2017		Oct-Dec 2018	Oct-Dec 2017		Oct-Dec 2018
Orders	57%	↓	55%	64%	↓	60%
Warrants	14%	↓	12%	32%	↓	29%
Repossessions	5%	↔	5%	17%	↓	15%

Over the last 5 years, 60% of claims received orders of repossession; 29% received warrants, and 15% ended in repossession (by county court bailiff), a decrease in the proportion of cases reaching all stages compared to the previous 5-year period.

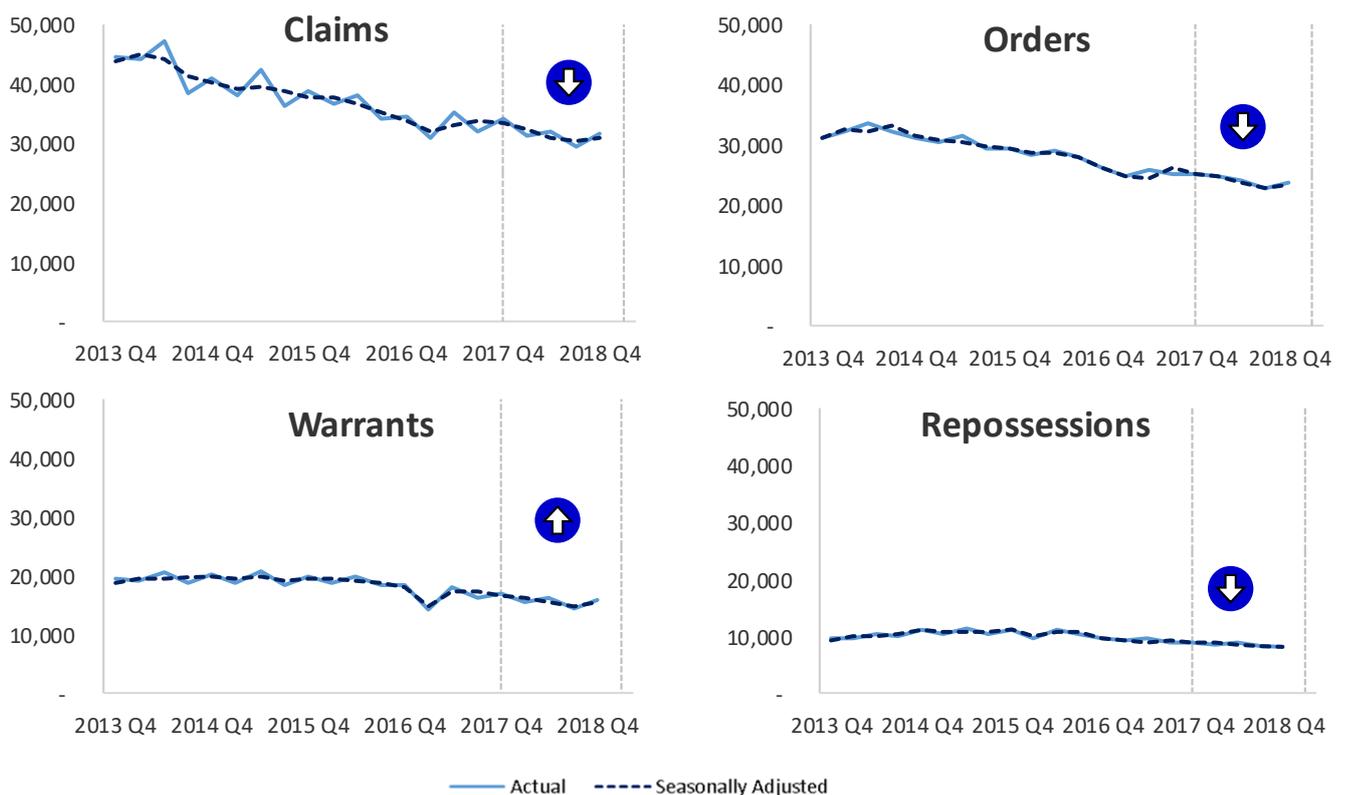
Overall a smaller proportion of claims have progressed to orders and warrants within 6 months of the claim date, and **across all stages** over a 5-year period.

3. Overview of Landlord Possession

The number of landlord possession actions for most court stages have decreased, continuing the long-term decreasing trend seen since April-June 2014.

Compared to the same quarter the previous year, landlord possession actions; **claims** (28,790), **orders** for possession (23,419) and **repossessions** (8,243) have decreased by 8%, 5% and 3% respectively. **Warrants** issued over the same period increased slightly, by 2%, to 15,996.

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



In October to December 2018, the **majority (62%)** (17,823) of all landlord possession claims were **social landlord** claims, **18%**(5,265) were **accelerated** claims and **20%** (5,702) were **private landlord** claims. Since the same quarter last year, the proportion of private landlord claims increased by 3pp, whereas accelerated claims decreased by 2pp and social landlord claims decreased 1pp.

The fall in claim and orders volumes is driven by a decrease in possession actions in London courts. There were 7,127 landlord claims and 4,945 landlord orders at London courts in October to December 2018, accounting for 28% and 21% of all landlord possession claims and orders respectively. This was a decrease of 12% (from 8,141) for landlord claims and a decrease of 14% for landlord orders (from 5,750) in October to December 2017.

The 2% increase in warrants in October to December 2018, when compared to the same period in 2017, was driven by large increases seen in North West and Midland courts (up 15% and 9%,

to 2,353 and 2,916 respectively). London courts over this same period decreased by 8% to 4,041 warrants issued in October to December 2018.

The overall fall in landlord repossessions is mainly driven by the South-East courts where landlord repossessions fell from 1,797 in October to December 2017, to 1,567 in October to December 2018, down 13%.

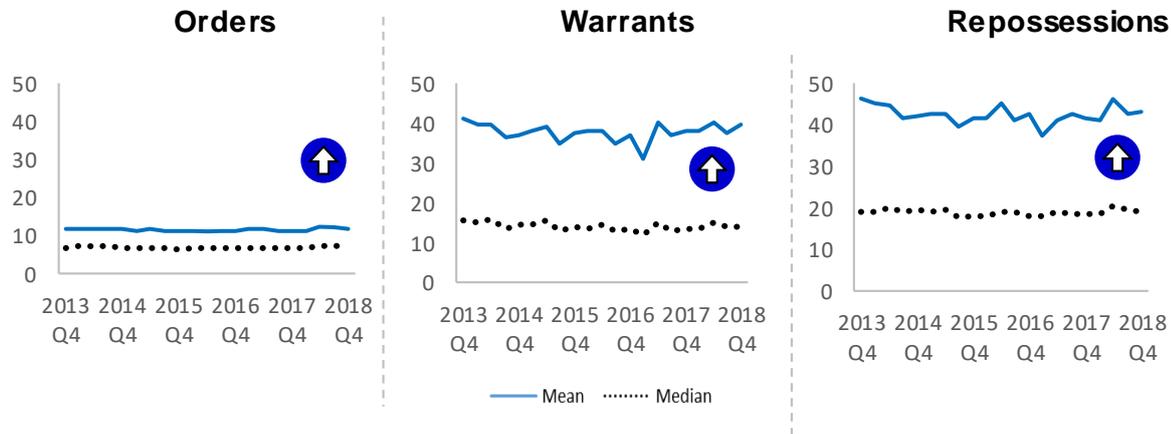
4. Landlord Possession Timeliness

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 five years.

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

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



Claims to order median timeliness has **increased slightly**, from 6.7 weeks (Oct-Dec 2017) to **6.9 weeks (Oct-Dec 2018)**

Claims to warrant median timeliness has **increased** from 13.3 weeks (Oct-Dec 2017) to **15.3 weeks (Oct-Dec 2018)**

Claims to repossession median timeliness has **increased** from 18.3 weeks (Oct-Dec 2017) to **19.4 weeks (Oct-Dec 2018)**

As shown by Figure 5, 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 October to December 2018, the **median average** time taken for a landlord possession **claim to reach the order stage was 6.9 weeks**. However, this average varied by landlord tenure type. Over the same period accelerated landlord possession cases took 5.4 weeks to progress to order, compared with 7.0 weeks for both private landlord and social landlord cases.

From **claim to possession warrant**, the **median average** time taken was **15.3 weeks** - again this varied by tenure type, accelerated and private landlord took 10.3 weeks and 10.0 weeks respectively, whilst social landlord cases took 32.0 weeks.

From **claim to repossession** by county court bailiff, the **median average** time taken to progress to possession for all tenure types was **19.4 weeks** - accelerated cases on average took 18.1 weeks, private landlord took 16.3 weeks, and social landlord 28.4 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 2017		Oct-Dec 2018	Oct-Dec 2017		Oct-Dec 2018
Orders	68%	↔	68%	75%	↓	73%
Warrants	24%	↑	25%	40%	↓	38%
Repossessions	13%	↔	13%	25%	↓	24%

Over the last 5 years, 73% of claims progressed to orders of repossession; 38% to warrants, and just under a quarter (24%) ended in repossession. Over the 5-year period to December 2018, when compared to the 5-year period to December 2017, the proportion of claims reaching each possession stage has **decreased**.

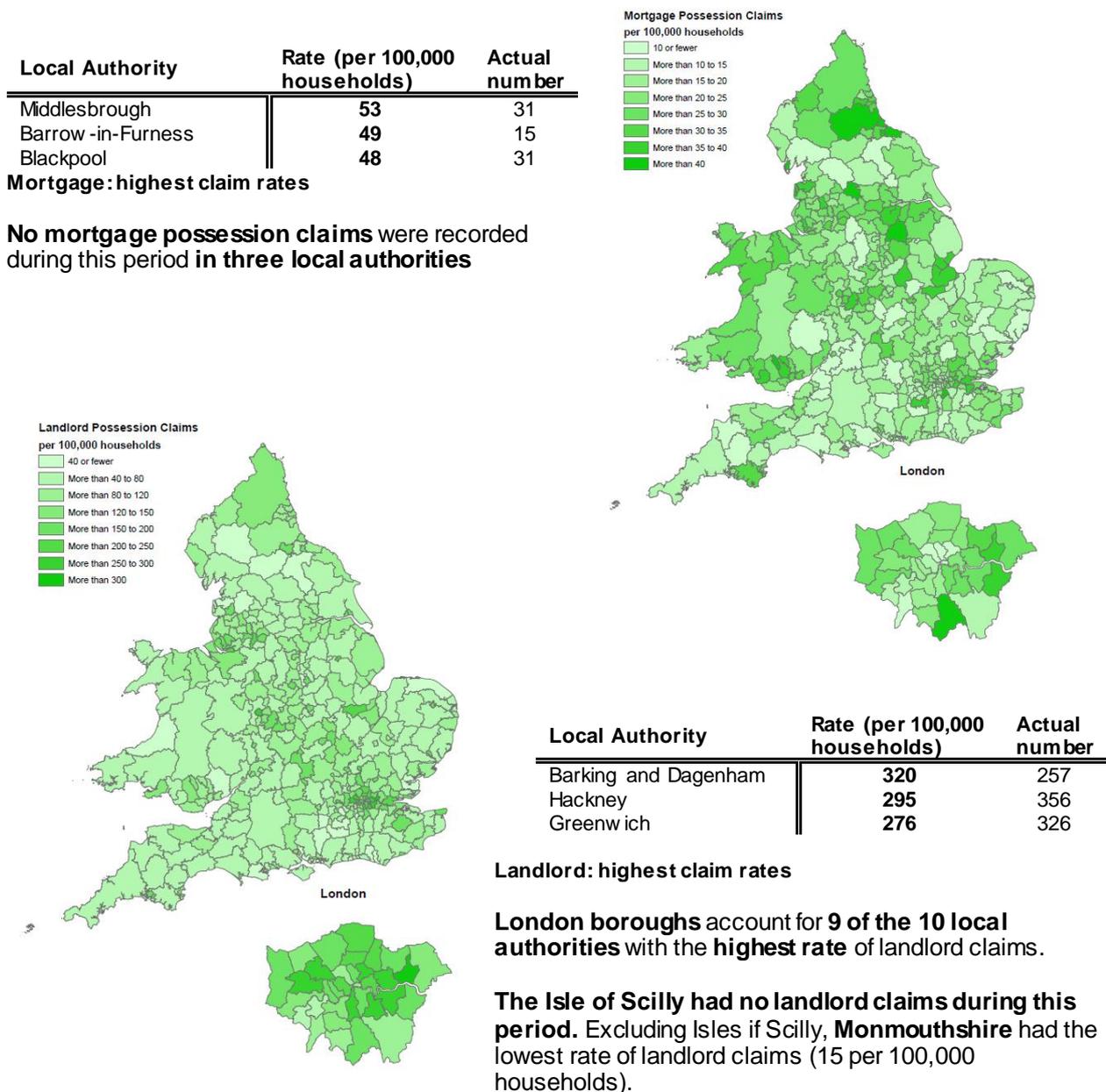
The **proportion** of landlord possession **claims reaching the order and repossession stage remained stable** in the initial 6 months from the date of claim in October to December 2018 compared with the same period last year, and the proportion of claims reaching warrant stage increased very slightly over the same period (up 1 pp).

5. Regional Possession Claims

Middlesbrough in the North East had the highest rate of **mortgage** possession claims at 53 per 100,000 households, followed by two North West local authorities; Barrow-in-Furness and Blackpool, with 49 and 48 per 100,000 respectively.

Landlord possession claim rates were highest in **London**, with 9 of the 10 highest rates occurring in the London region. **Barking and Dagenham** had the highest rate (320 per 100,000 households).

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

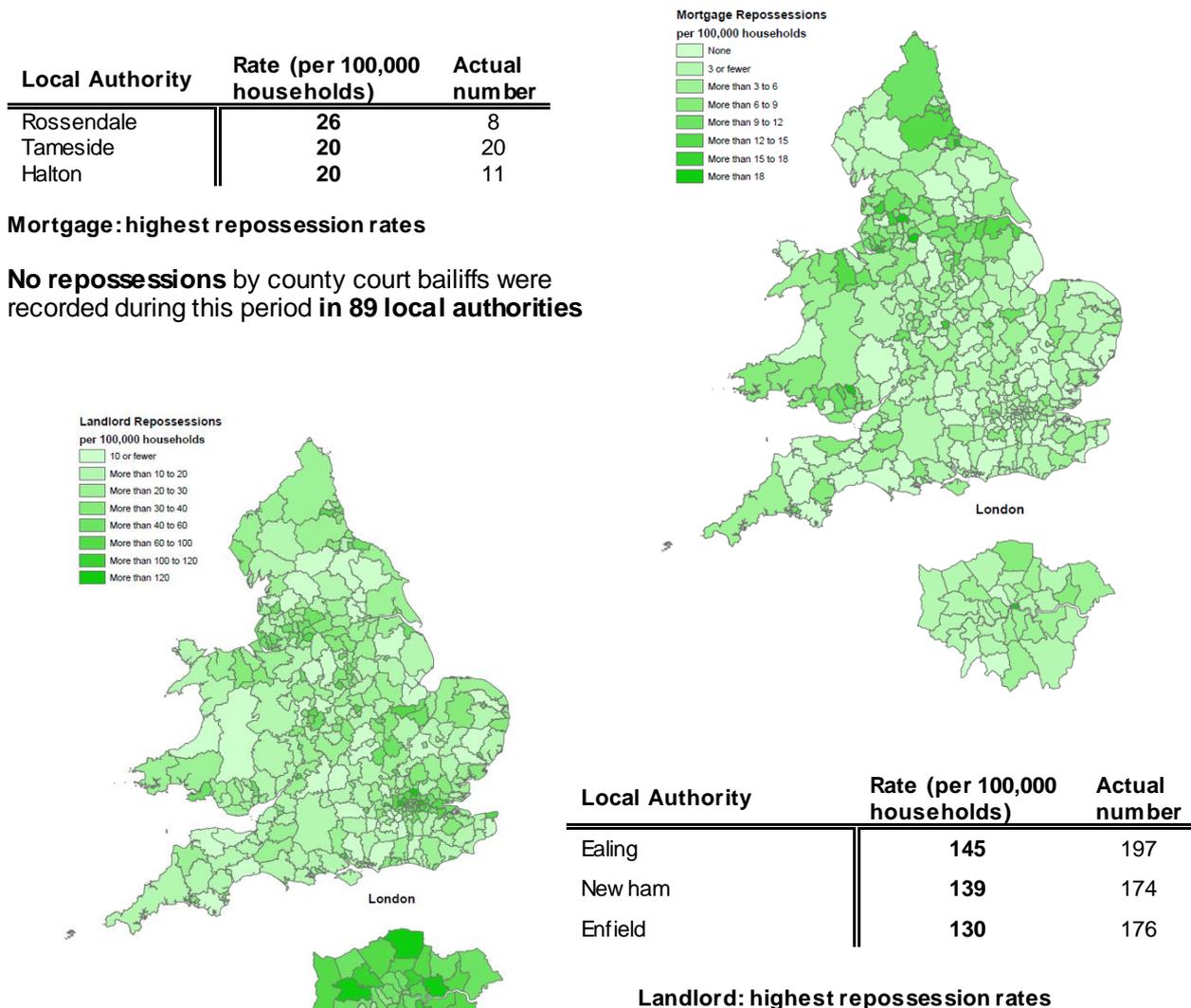


6. Regional Repossessions (by County Court Bailiffs)

North West England had the three highest rates of mortgage repossessions, with the highest rate in **Rossendale**, at **26 per 100,000** households.

Landlord repossessions were highest in **Ealing** with 145 per 100,000 households. Landlord repossessions were concentrated in **London (8 of the 10 highest rates)**.

Figure 8: Repossession Claims per 100,000 households, October to December 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

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

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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:

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Next update: 9 May 2019

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

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