



Mortgage and Landlord Possession Statistics in England and Wales, January to March 2019 (Provisional)

Main points

Since January to March 2018, 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.

<p>Mortgage possession claims continue to increase, but remain at a similar level to the previous four years</p>		<p>Compared to the same quarter last year, mortgage possession claims have increased by 37%, continuing the initial large increase seen in Oct-Dec 2018. This follows a three-year period of stability (since Jan-Mar 2015).</p>
<p>Mortgage orders, warrants and repossessions have also increased</p>		<p>Mortgage orders, warrants and repossessions by county court bailiffs have risen by 42%, 19% and 11% respectively, compared to the same quarter last year.</p>
<p>Mortgage median average time (from claim to repossession) has decreased to 39.4 weeks</p>		<p>Median average time from claim to repossession has decreased to 39.4 weeks (from 46.6 weeks in Jan-Mar 2018), however, it has been variable within a range of 34-56 weeks for the past two years.</p>
<p>Landlord possession actions have all decreased</p>		<p>Landlord possession claims, orders, warrants and repossessions by county court bailiffs have decreased by 5%, 1%, 3% and 5% respectively (compared to the same quarter last year). The general fall across landlord possession actions continues the long-term decreasing trend seen since April-June 2014.</p>
<p>Median timeliness for Landlord possession actions remains broadly stable</p>		<p>Median landlord possession action timeliness has increased across all stages. Overall the median time taken for a landlord possession claim to reach repossession increased by 0.2 weeks to 20.6 in Jan-Mar 2019.</p>
<p>Mortgage possession claims and repossession rates remain at low levels</p>		<p>The North West had 4 of the highest 10 repossession rates. No repossessions by county court bailiffs were recorded during this period in 64 local authorities</p>
<p>Landlord possession claims and repossessions highest in London</p>		<p>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).</p>

This publication provides mortgage and landlord possession statistics in January to March 2019, 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.

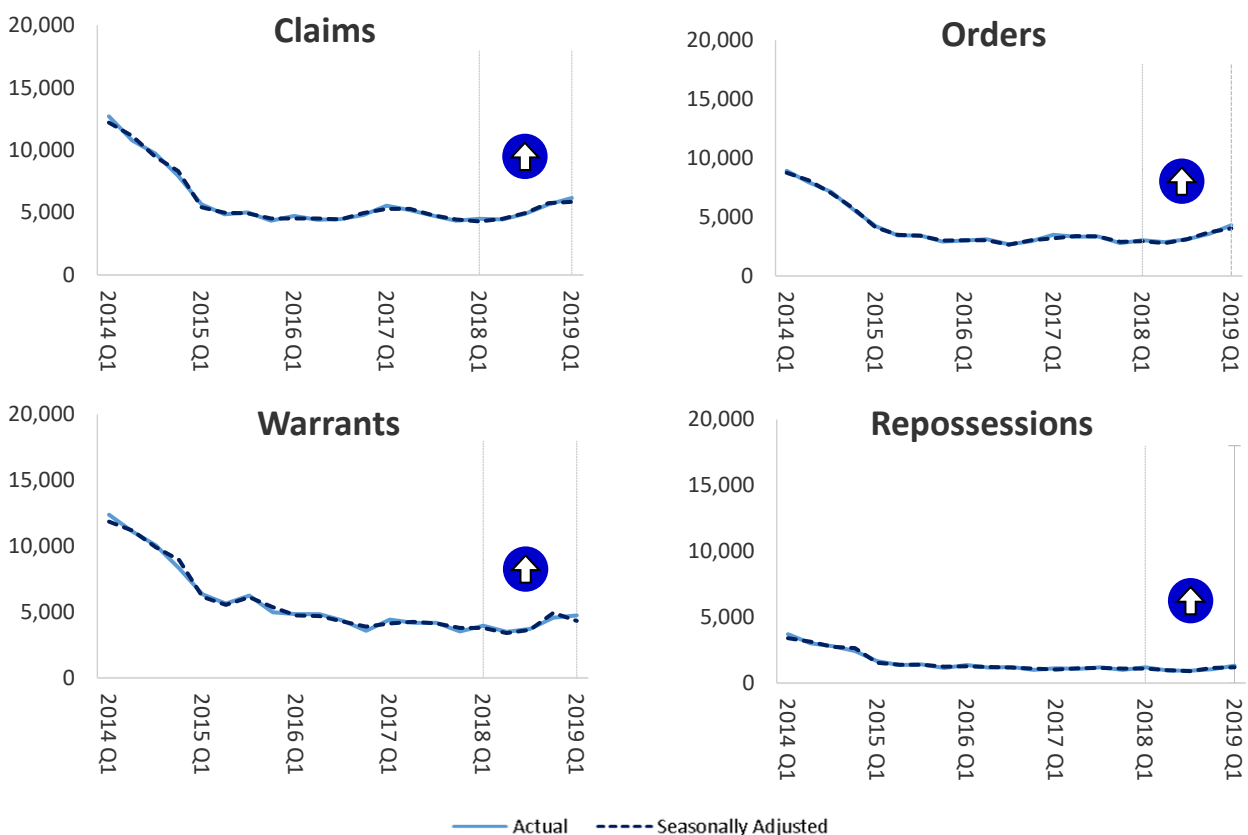
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1. Overview of Mortgage Possession

Mortgage possession figures remain at a broadly similar level to the previous four years, despite claims, orders, warrants and repossessions increasing.

Compared to the same quarter the previous year, **mortgage possession claims** (6,157) have **increased by 37%**. Mortgage **orders** for possession (4,304) and **repossessions** (1,311) have also **increased by 42%** and **11%** respectively. **Warrants** issued (4,736) have increased 19%. 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, January 2014 to March 2019 (Source: Table 10a)



Mortgage possession claims fell consistently from a peak of 26,419 in April to June 2009 before stabilising in January to March 2015 (5,643). In the most recent quarter, January to March 2019, there were 6,157 claims for possession; up 37% from the same quarter in 2018. This continues the increase seen in October to December 2018 (with a 30% increase when compared to the same period the previous year); the highest level since October to December 2014. This has been driven by increases seen in the banking sector.

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 42% to 4,304 and warrants have increased by 19% to 4,736 in January to March 2019. Despite the increases seen, the figures remain broadly in line with the volumes seen in the previous four 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 January to March 2019, repossessions increased to 1,311, an increase of 11% compared to the same period in 2018.

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.

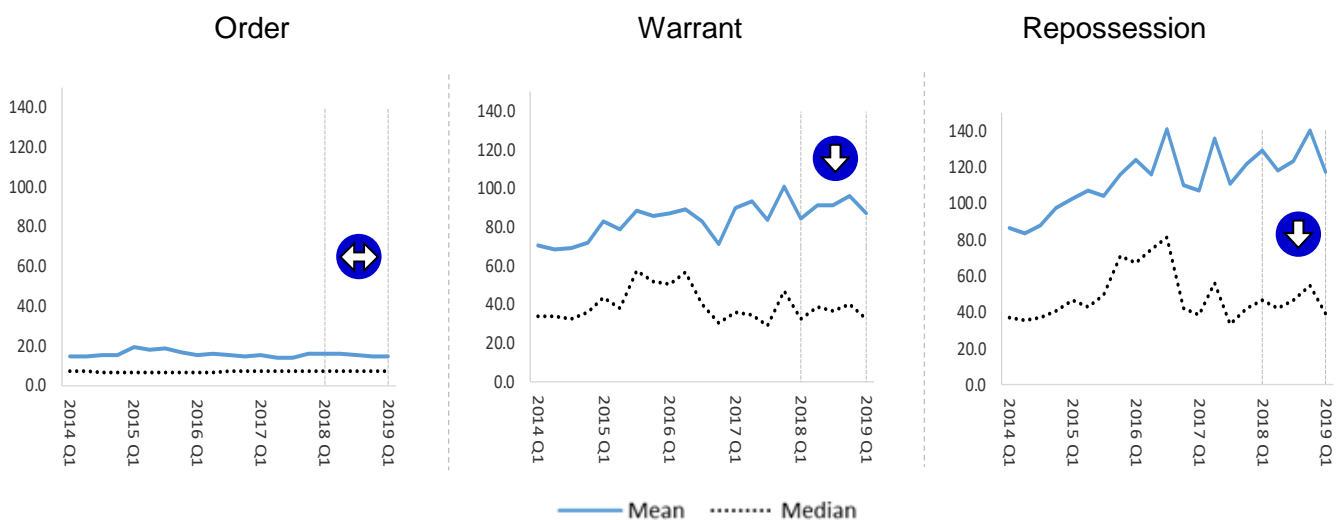
2. Mortgage Possession Action Timeliness

Median timeliness figures have decreased for warrants and repossessions, but remained the same for the orders 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 **decreased by 7.2 weeks to 39.4 weeks** against the same quarter of 2018.

Figure 2: Average timeliness of mortgage possession actions, January 2014 to March 2019 (Source: Table 3a)

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



Claims to order median timeliness has remained stable at 7.1 weeks (Jan-Mar 2019, compared to **(Jan-Mar 2018)**)

Claims to warrant median timeliness has decreased from 32.9 (**Jan-Mar 2018**) to 32.4 weeks (Jan-Mar 2019)

Claims to repossession median timeliness has decreased from 46.6 (**Jan-Mar 2018**) to 39.4 weeks (Jan-Mar 2019)

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 7.2 weeks to 39.4 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 (62%) of all cases. In the most recent quarter, the median time taken from claim to repossession was 26.7 weeks for outright orders, and 262.6 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 2018		Jan-Mar 2019	Jan-Mar 2018		Jan-Mar 2019
Orders	57%	↓	56%	63%	↔	63%
Warrants	13%	↓	12%	32%	↓	30%
Repossessions	5%	↓	4%	17%	↓	14%

Over the last 5 years, 63% of claims received orders of repossession; 30% received warrants, and 14% ended in repossession (by county court bailiff), an increase for orders and a decrease in the proportion of cases reaching warrants and repossessions compared to the previous 5-year period.

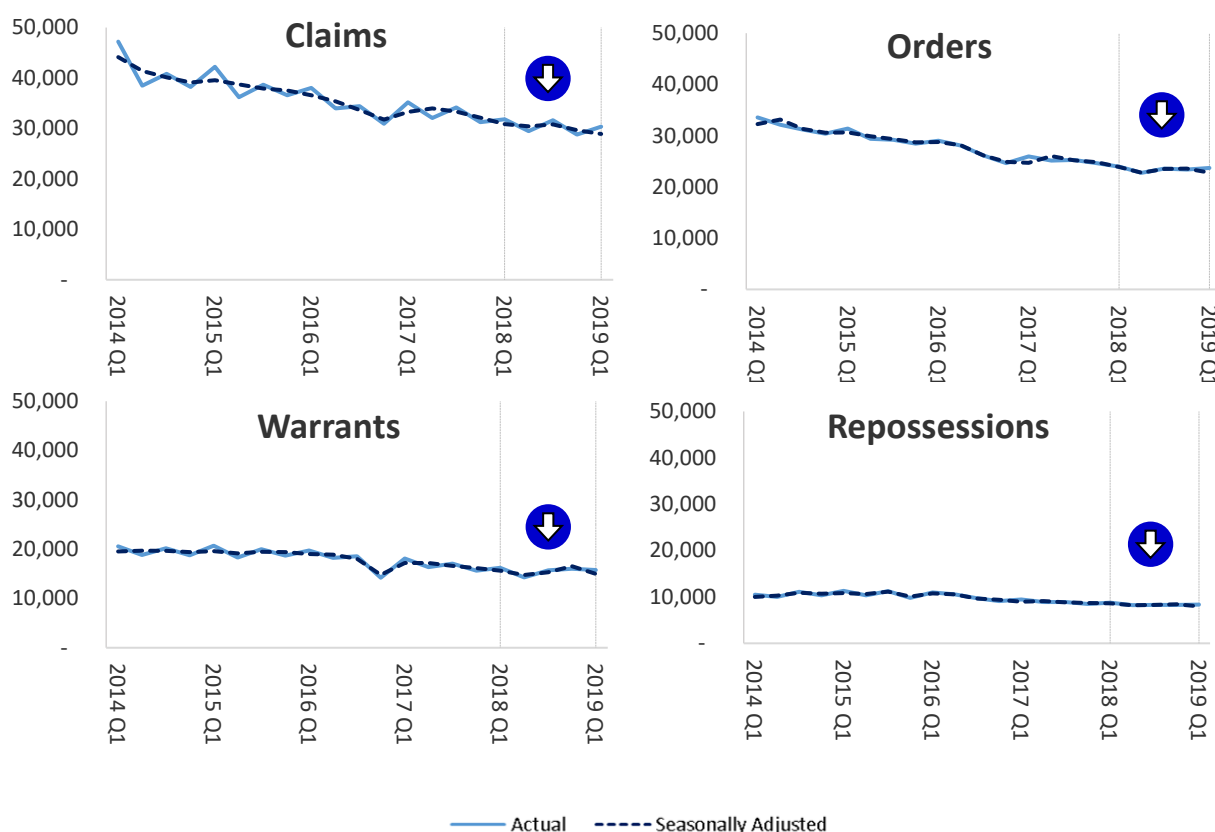
Overall a smaller proportion of claims have progressed to orders and warrants within 6 months of the claim date, and **across all stages** over a 5-year period.

3. Overview of Landlord Possession

The number of landlord possession actions for all 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** (30,351), **orders** for possession (23,694), **warrants** (15,782) and **repossessions** (8,326) have decreased by 5%, 1%, 3% and 5% respectively.

Figure 4: Landlord possession actions (actual and seasonally adjusted) in the county courts of England and Wales, January 2014 to March 2019 (Source: Table 10b)



In January to March 2019, the **majority (63%)** (19,192) of all landlord possession claims were **social landlord** claims, **16%** (4,893) were **accelerated** claims and **21%** (6,266) were **private landlord** claims. Since the same quarter last year, the proportion of private landlord claims decreased by 3 percentage points (pp), whereas accelerated claims increased by 2pp and social landlord claims remained largely the same.

The fall in claim and orders volumes is driven by a decrease in possession actions in London courts. There were 7,250 landlord claims and 5,152 landlord orders at London courts in January to March 2019, accounting for 24% and 21% of all landlord possession claims and orders respectively. This was a decrease of 10% (from 8,044) for landlord claims and a decrease of 7% for landlord orders (from 5,568) in January to March 2018.

The 3% decrease in warrants in January to March 2019, when compared to the same period in 2017, was driven by decreases seen in London and South West and Midland courts (down 12% and 7%, to 3,932 and 2,275 respectively).

The overall fall in landlord repossessions is mainly driven by the South-East courts where landlord repossessions fell from 1,891 in January to March 2018 to 1,554 in January to March 2019, down 18%.

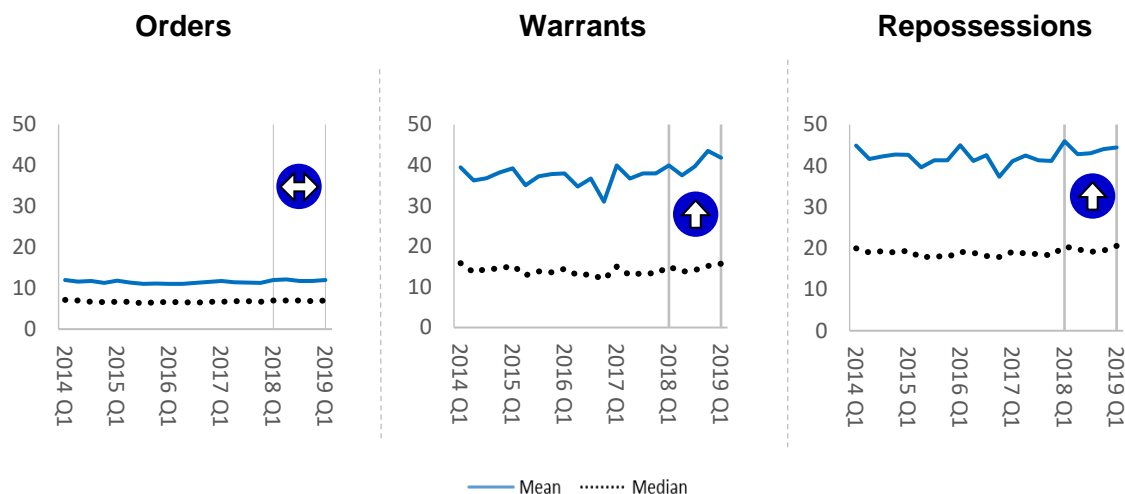
4. Landlord Possession Timeliness

Time taken for all Landlord possession actions have increased

Whilst median average time has increased for warrants and repossessions, orders has remained the same. 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 March 2019 (Source: Table 6a)

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



Claims to order median timeliness has **remained the same**, from 7.0 weeks (Jan-Mar 2018) to **7.0 weeks (Jan-Mar 2019)**

Claims to warrant median timeliness has **increased** from 15.0 weeks (Jan-Mar 2018) to **15.7 weeks (Jan-Mar 2019)**

Claims to repossession median timeliness has **increased** from 20.4 weeks (Jan-Mar 2018) to **20.6 weeks (Jan-Mar 2019)**

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 January to March 2019, 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 5.7 weeks to progress to order, compared with 7.1 weeks for both private landlord and social landlord cases.

From **claim to possession warrant**, the **median average** time taken was **15.7 weeks** - again this varied by tenure type, accelerated took 11.0 weeks, private landlord took 10.6 weeks, whilst social landlord cases took 28.9 weeks.

From **claim to repossession** by county court bailiff, the **median average** time taken to progress to possession for all tenure types was **20.6 weeks** - accelerated cases on average took 18.9 weeks, private landlord took 17.3 weeks, and social landlord 28.6 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 2018		Jan-Mar 2019	Jan-Mar 2018		Jan-Mar 2019
Orders	68%	↔	68%	75%	↓	73%
Warrants	25%	↔	25%	40%	↔	40%
Repossessions	13%	↑	14%	25%	↔	25%

Over the last 5 years, 73% of claims progressed to orders of repossession; 40% to warrants, and a quarter (25%) ended in repossession. Over the 5-year period to March 2019, when compared to the 5-year period to March 2018, the proportion of claims reaching each possession stage has **decreased or remained the same**.

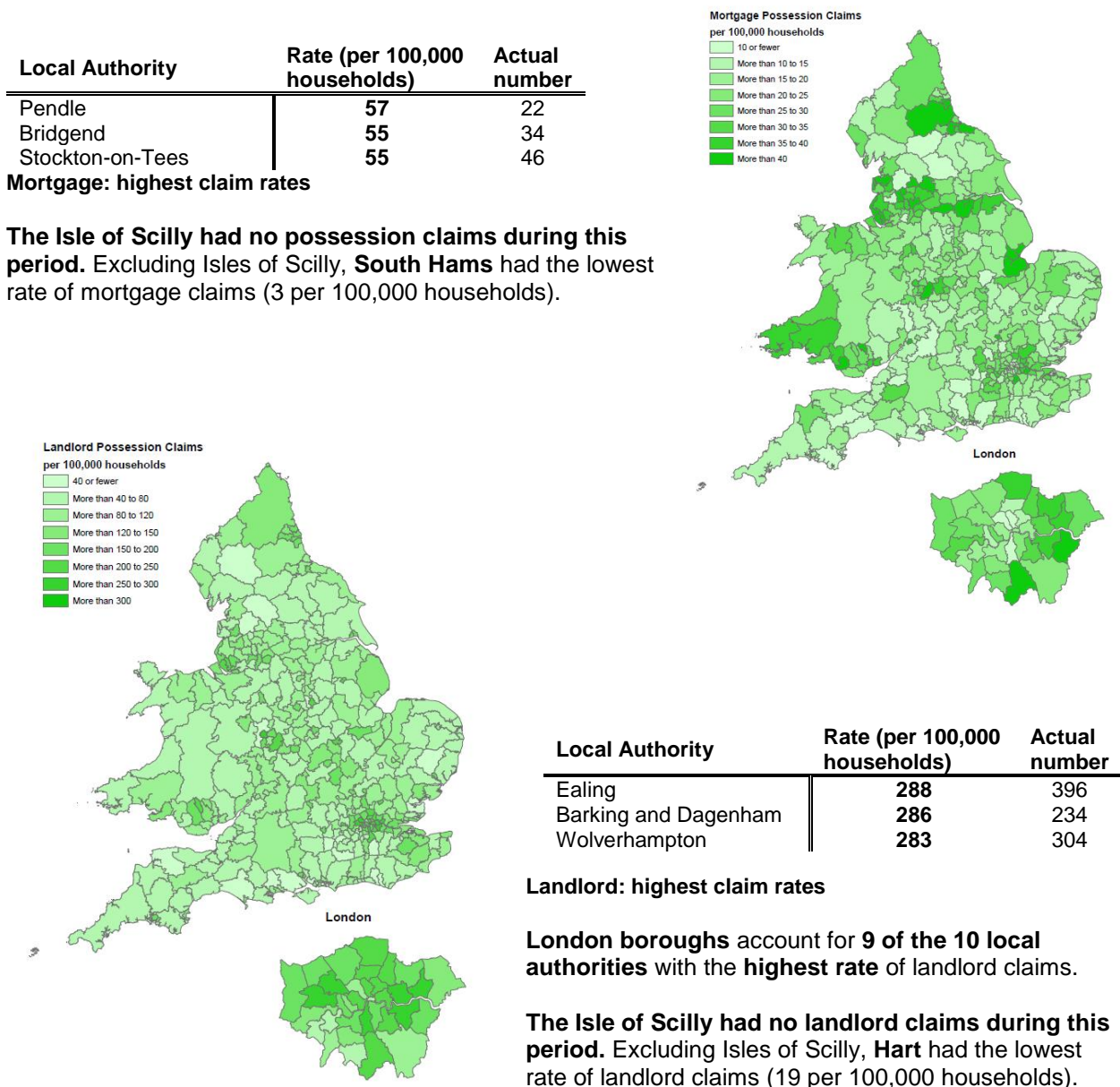
The **proportion** of landlord possession **claims reaching the order and warrant stage remained stable** in the initial 6 months from the date of claim in January to March 2019 compared with the same period last year, and the proportion of claims reaching repossession stage increased very slightly over the same period (up 1pp).

5. Regional Possession Claims

Pendle in the North West had the highest rate of **mortgage** possession claims at 57 per 100,000 households, followed by Bridgend in Wales and Stockton-on-Tees in the North East; both with 55 per 100,000.

Landlord possession claim rates were highest in **London**, with 9 of the 10 highest rates occurring in the London region. **Ealing** had the highest rate (288 per 100,000 households).

Figure 7: Possession Claims per 100,000 households, January to March 2019 (Source: map.csv; see supporting guide)



6. Regional Repossessions (by County Court Bailiffs)

North East England had the two highest rates of mortgage repossessions, with the highest rate in **Darlington**, at **25 per 100,000** households.

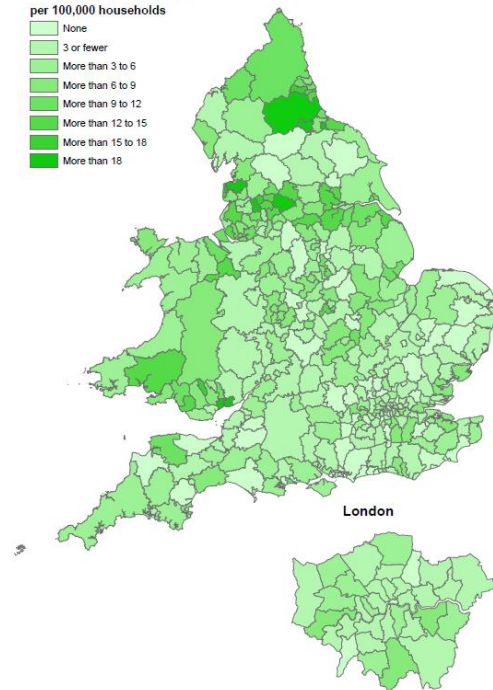
Landlord repossessions were highest in **Brent** with 122 per 100,000 households. Landlord repossessions were concentrated in **London (8 of the 10 highest rates)**.

Figure 8: Repossession Claims per 100,000 households, January to March 2019 (Source: map.csv; see supporting guide)

Local Authority	Rate (per 100,000 households)	Actual number
Darlington	25	12
County Durham	24	55
Blackburn with Darween	22	13

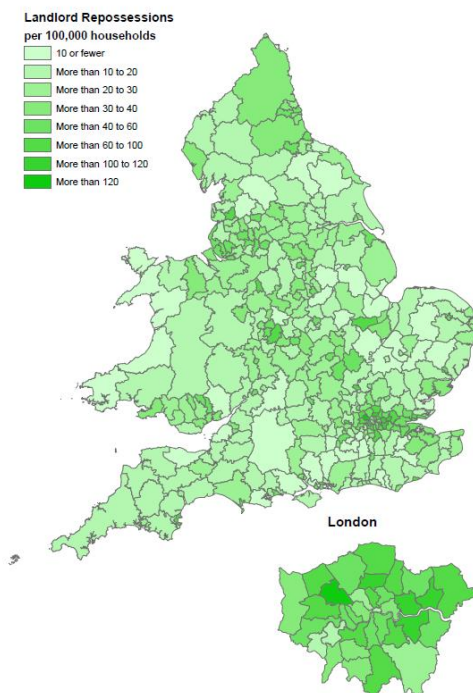
Mortgage Repossessions per 100,000 households

- 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



Mortgage: highest repossession rates

No repossessions by county court bailiffs were recorded during this period in **64 local authorities**.



Local Authority	Rate (per 100,000 households)	Actual number
Brent	122	156
Barking and Dagenham	110	90
Newham	109	140

Landlord: highest repossession rates

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

The Isles of Scilly had **no landlord repossessions** by county court bailiffs in January to March 2019.

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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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:

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:

Anna Rutter - email: anna.rutter@communities.gov.uk

Next update: 8 August 2019

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

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