



## Mortgage and Landlord Possession Statistics in England and Wales, July to September 2019 (Provisional)

### Main points

<p>Since July to September 2018, all mortgage possession actions have increased</p>		<p>Compared to the same quarter last year, mortgage possession <b>claims</b> have <b>increased</b> by <b>42%</b>, continuing the initial increase seen in Oct-Dec 2018. This follows a three-and-a-half-year period of stability (since Jan-Mar 2015).</p>
<p>Mortgage orders, warrants and repossessions have also increased</p>		<p><b>Mortgage orders, warrants and repossessions</b> by county court bailiffs have also <b>risen</b> by <b>35%</b>, <b>31%</b> and <b>29%</b> respectively, compared to the same quarter last year.</p>
<p>Mortgage median average time (from claim to repossession) has decreased to 33 weeks</p>		<p>Median average time from claim to repossession has <b>decreased to 33.0 weeks</b> (from 46.9 weeks in Jul-Sep 2018). This is the <b>lower end</b> of the <b>range of 33-55 weeks</b> seen for the past two years.</p>
<p>Landlord possession actions have all decreased</p>		<p>Landlord possession <b>claims, orders, warrants and repossessions</b> by county court bailiffs have decreased by <b>10%</b>, <b>6%</b>, <b>9%</b> and <b>10%</b> 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 repossessions has increased</p>		<p>Median landlord possession action timeliness for claims to orders and claims to warrants has slightly decreased, whilst claims to repossessions has increased. Overall the median time taken for a landlord possession claim to reach repossession <b>increased by 1 week to 20.1 weeks</b> in Jul-Sep 2019.</p>
<p>Mortgage possession claims and repossession rates remain at low levels</p>		<p><b>Merthyr Tydfil</b> in <b>Wales</b> had the <b>highest</b> overall rate of <b>mortgage repossessions</b>, at <b>28 per 100,000</b> households. <b>No repossessions</b> by county court bailiffs were recorded during this period <b>in 80 local authorities</b></p>
<p>Landlord possession claims and repossessions highest in London</p>		<p>The <b>highest</b> rates of <b>landlord possession actions</b> are <b>concentrated in London</b> (with 7 of the highest 10 claim rates and 6 of the 10 highest repossession rates).</p>

This publication provides mortgage and landlord possession statistics in July to September 2019, compared to the same quarter the previous year. A data visualisation tool accompanies this bulletin and can be accessed from [here](#). For technical detail, please refer to the accompanying supporting document.

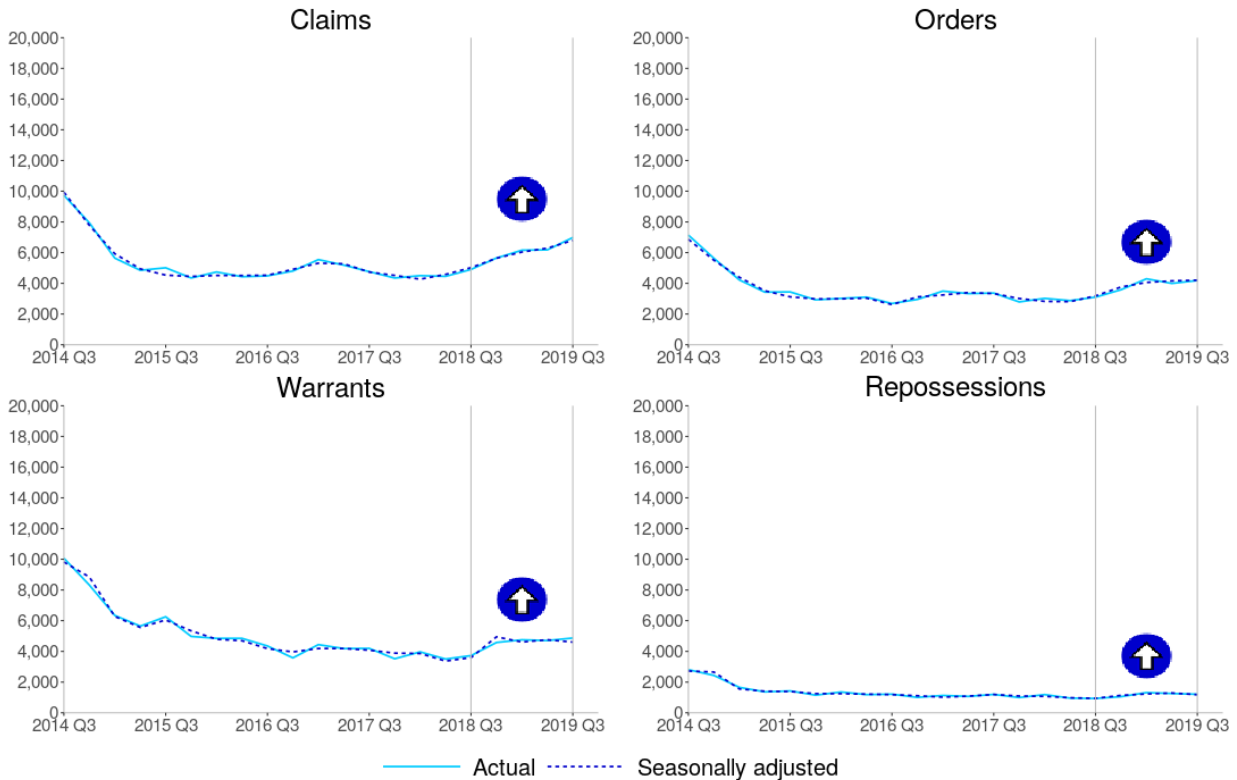
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# 1. Overview of Mortgage Possession

**Mortgage possession claims have increased for five consecutive quarters, following a three-and-a-half-year period of stability (since Jan-Mar 2015).**

Compared to the same quarter the previous year, all mortgage possession actions have increased. **Mortgage possession claims** (6,984) have **increased by 42%**. Mortgage **orders** for possession (4,183), **warrants** issued (4,870) and **repossessions** (1,205) have also **increased by 35%, 31% and 29%** respectively.

**Figure 1: Mortgage possession actions (actual and seasonally adjusted) in the county courts of England and Wales, July 2014 to September 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, July to September 2019, there were 6,984 claims for possession; up 42% 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 by one large mortgage provider.

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 35% to 4,183 and warrants have increased by 31% to 4,870 in July to September 2019.

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 July to September 2019, repossessions increased to 1,205, an increase of 29% 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 with 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 mirrors that seen in the proportion of owner-occupiers. The recent increase in possession actions has been driven by one large mortgage provider.

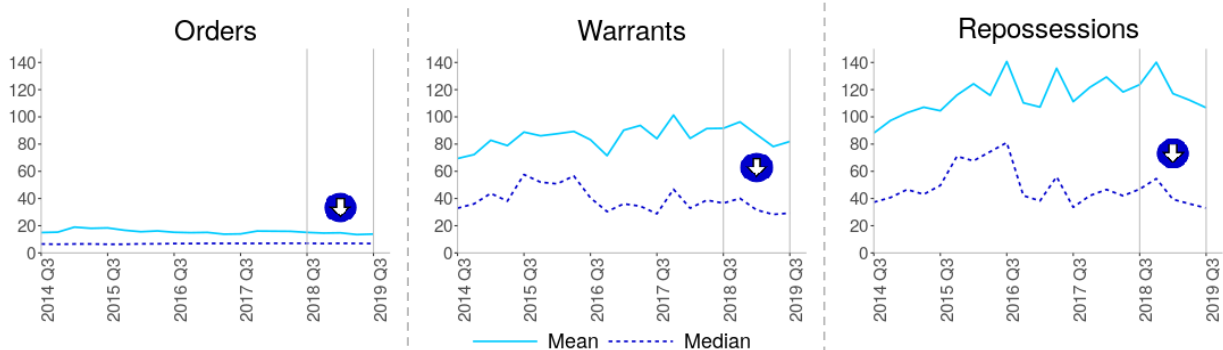
## 2. Mortgage Possession Action Timeliness

Median timeliness figures have decreased for orders, warrants and repossessions.

The **median** average time from **claim to repossession** has **decreased to 33.0 weeks** (from 46.9 weeks in Jul-Sep 2018). This is the lower end of the range of 33-55 weeks seen for the past two years.

**Figure 2: Average timeliness of mortgage possession actions, July 2014 to September 2019 (Source: Table 3a)**

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



Claims to order median timeliness has decreased from 7.1 (Jul-Sep 2018) to **6.9 weeks (Jul-Sep 2019)**

Claims to warrant median timeliness has decreased from 36.6 (Jul-Sep 2018) to **29.3 weeks (Jul-Sep 2019)**







Claims to repossession median timeliness has decreased from 46.9 (Jul-Sep 2018) to **33.0 weeks (Jul-Sep 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 warrant issued has decreased by 8 weeks to 29.3 weeks compared to the same quarter the previous year. When broken down by order type, the median time taken from claim to warrant issued was 21.0 weeks for outright orders and 85.9 weeks for suspended orders, down from 23.0 weeks and 119.9 weeks on July to September 2018 respectively.

**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 2018		Jul-Sep 2019	Jul-Sep 2018		Jul-Sep 2019
<b>Orders</b>	56%		<b>56%</b>	63%		<b>64%</b>
<b>Warrants</b>	13%		<b>12%</b>	31%		<b>34%</b>
<b>Repossessions</b>	5%		<b>4%</b>	16%		<b>17%</b>

Over the last 5 years, 64% of claims received orders of repossession; 34% received warrants, and 17% ended in repossession (by county court bailiff), an increase for orders, warrants and repossessions in the proportion of cases reaching warrants and repossessions compared to the 5-year period up to July to September 2018.

**Overall, a smaller proportion of claims have progressed to warrants and repossessions within 6 months of the claim date, and a larger proportion of claims have progressed 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 **claims** (28,431), **orders** for possession (22,154), **warrants** (14,276) and **repossessions** (7,419) have decreased by 10%, 6%, 9% and 10% respectively.

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



In July to September 2019, the **majority (62%)** (17,629) of all landlord possession claims were **social landlord** claims, **17%** (4,775) were **accelerated** claims and **21%** (6,027) were **private landlord** claims. Since the same quarter last year, the proportion of private landlord claims increased by 2 percentage points (pp), whereas accelerated claims decreased by 2pp and social landlord remained stable.

The fall in landlord possession claims is across all regions, with the largest actual decrease seen in Midland and London courts. There were 6,647 London court claims and 5,010 Midland court claims in July to September 2019, accounting for 23% and 18% of all landlord possession claims respectively. This was a decrease of 16% (from 7,897) for London claims and a decrease of 12% for Midland claims (from 5,710) in July to September 2018.

The 9% decrease in warrants in July to September 2019, when compared to the same period in 2018, was driven by decreases seen in Midlands and London courts (down 7% and 15%, to 2,546 and 3,542 respectively).

The overall fall in landlord repossessions is mainly driven by the London courts where landlord repossessions fell from 2,310 in July to September 2018 to 1,807 in July to September 2019, down 22%.

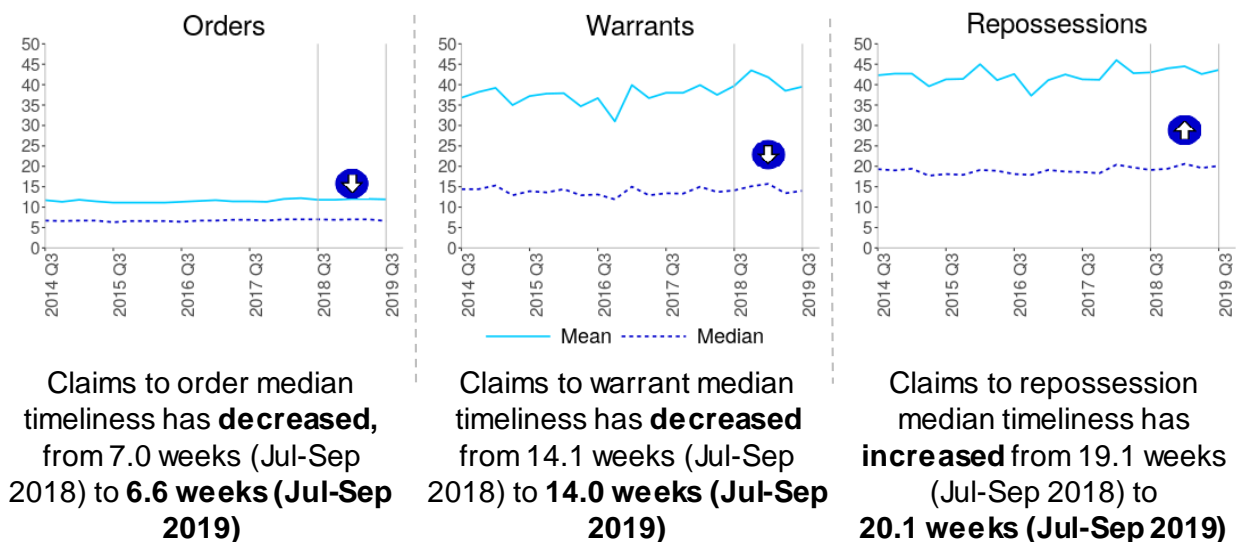
## 4. Landlord Possession Timeliness<sup>1</sup>

**Time taken for orders and warrants has decreased slightly, whilst repossessions has increased.**

Whilst median average time has decreased slightly for orders and warrants, repossessions has increased. Timeliness for landlord possession actions remains stable across the last five years.

**Figure 5: Mean and median average timeliness of landlord possession actions, July 2014 to September 2019 (Source: Table 6a)**

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



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 July to September 2019, the **median average** time taken for a landlord possession **claim to reach the order stage was 6.6 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 7.1 and 6.7 weeks for private landlord and social landlord cases respectively.

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 10.3 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 **20.1 weeks** - accelerated cases on average took 18.6 weeks, private landlord took 16.6 weeks, and social landlord 28.0 weeks.

<sup>1</sup> The law requires at least 4 and no more than 8 weeks between claim and court hearing. Possession orders stipulate when a tenant must vacate the property - typically within 4 weeks from the date the order was made. Landlords cannot issue a warrant until after this period (if the tenant has failed to comply).

**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 2018		Jul-Sep 2019	Jul-Sep 2018		Jul-Sep 2019
<b>Orders</b>	68%	↑	<b>69%</b>	75%	↑	<b>76%</b>
<b>Warrants</b>	25%	↔	<b>25%</b>	40%	↑	<b>41%</b>
<b>Repossessions</b>	13%	↔	<b>13%</b>	26%	↔	<b>26%</b>

Over the last 5 years, 76% of claims progressed to orders of repossession; 41% to warrants, and a quarter (26%) ended in repossession. Over the 5-year period to September 2019, when compared to the 5-year period to September 2018, the proportion of claims reaching each possession stage has **increased or remained the same**.

The **proportion** of landlord possession **claims reaching the order stage increased slightly** in the initial 6 months up to July to September 2019 compared with the same period last year, and the proportion of claims reaching **warrant and repossession** stage remained stable over the same period.

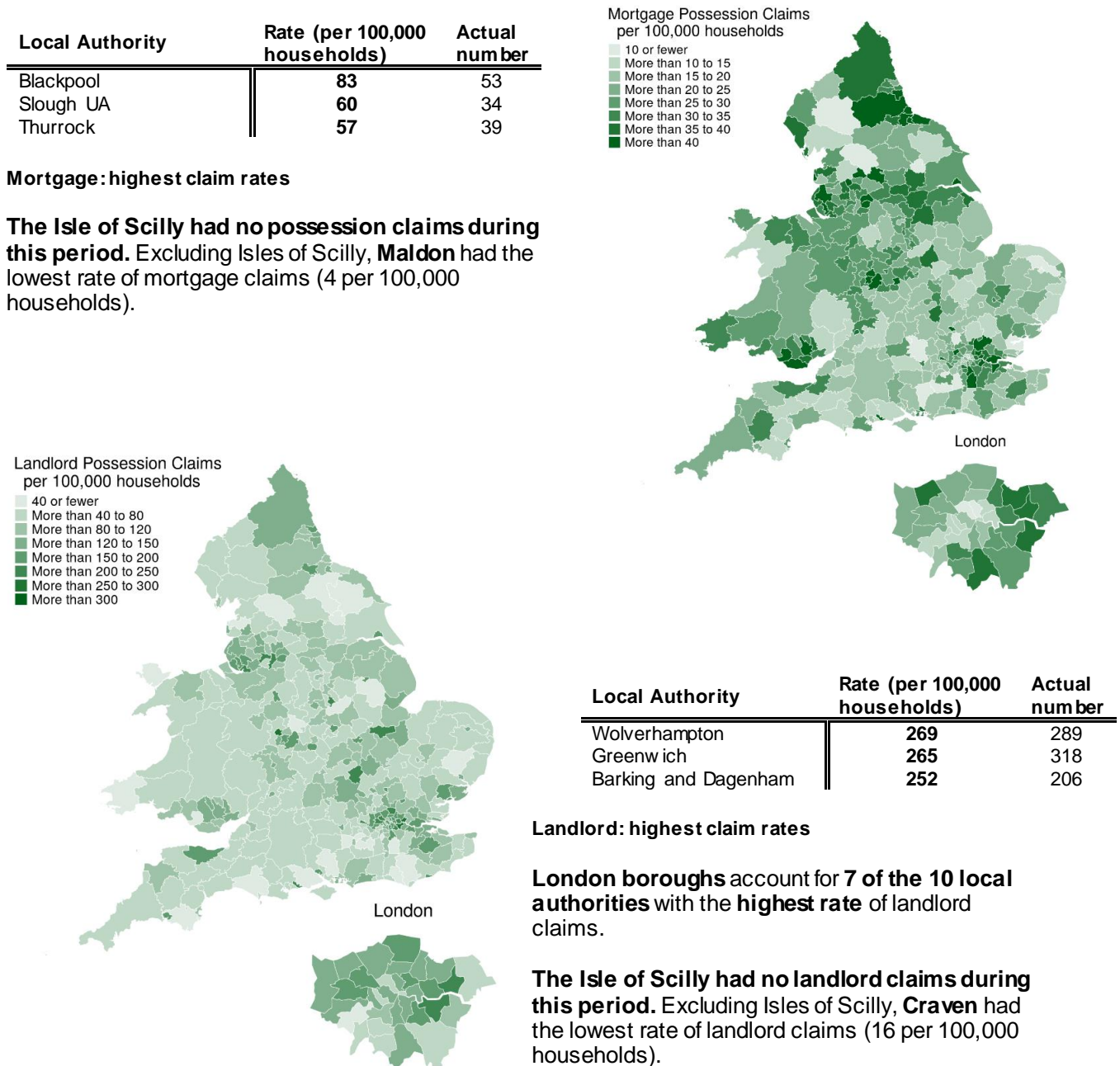


## 5. Regional Possession Claims<sup>2</sup>

**Blackpool** in the North West had the highest rate of **mortgage** possession claims at 83 per 100,000 households, followed by Slough UA in the South East and Thurrock in the East; with 60 and 57 per 100,000.

**Landlord** possession claim rates were highest in **London**, with 7 of the 10 highest rates occurring in the London region. **Wolverhampton** in the West Midlands had the highest rate (269 per 100,000 households).

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



<sup>2</sup> Local Authority boundaries have recently changed and are reflected in the LA csv but new boundary files from the ONS Geoportal to reflect these changes are not yet available. The above maps have thus been created using the old LA boundaries from ONS Geoportal.

## 6. Regional Repossessions (by County Court Bailiffs)<sup>2</sup>

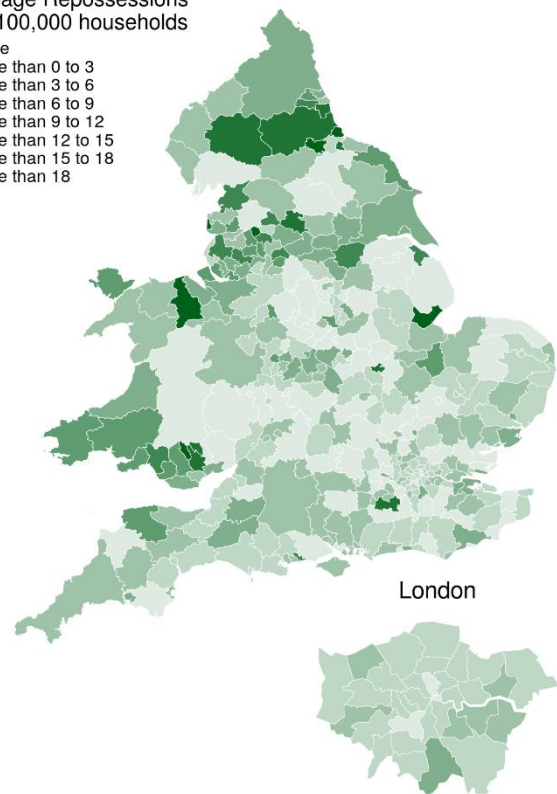
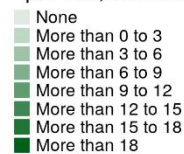
**Merthyr Tydfil in Wales** had the highest overall rate of mortgage repossessions, at **28 per 100,000** households. **No repossessions** by county court bailiffs were recorded during this period in **80 local authorities**

**Landlord** repossessions were highest in **Barking and Dagenham** with 104 per 100,000 households. Landlord repossessions were concentrated in **London (6 of the 10 highest rates)**.

**Figure 8: Repossessions per 100,000 households, July to September 2019 (Source: map.csv ; see supporting guide)**

Local Authority	Rate (per 100,000 households)	Actual number
Merthyr Tydfil	28	7
Boston	24	7
Blackpool	23	15

Mortgage Repossessions per 100,000 households



**Mortgage: highest repossession rates**

**No repossessions** by county court bailiffs were recorded during this period in **80 local authorities**.

Landlord Repossessions per 100,000 households



Local Authority	Rate (per 100,000 households)	Actual number
Barking and Dagenham	104	85
New ham	83	107
Ealing	83	114

**Landlord: highest repossession rates**

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

**No repossessions** by county court bailiffs were recorded during this period in **5 local authorities**.

## 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.
- 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>

## National Statistics status

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



All official statistics should comply with all aspects of the Code of Practice for Statistics. They are awarded National Statistics status following an assessment by the Authority's regulatory arm. The Authority considers whether the statistics meet the highest standards of Code compliance, including the value they add to public decisions and debate.

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.

## Future publications

Our statisticians regularly review the content of publications. Development of new and improved statistical outputs is usually dependent on reallocating existing resources. As part of our continual review and prioritisation, we welcome user feedback on existing outputs including content, breadth, frequency and methodology. Please send any comments you have on this publication including suggestions for further developments or reductions in content.

## Contact

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**Sebastian Walters** - email: [sebastian.walters@justice.gov.uk](mailto:sebastian.walters@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](mailto:anna.rutter@communities.gov.uk)

Other enquiries and feedback on these statistics should be directed to the Justice Statistics Analytical Services division of the Ministry of Justice:

**Carly Gray** - email: [CAJS@justice.gov.uk](mailto:CAJS@justice.gov.uk)

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