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Mortgage and Landlord Possession Statistics in England and Wales, October to December 2019 (Provisional)

Main points

Mortgage possession claims have increased		Compared to the same quarter last year, mortgage possession claims have increased by 11% , continuing the initial increase seen from Oct-Dec 2018. This follows a three-and-a-half-year period of stability (since Jan-Mar 2015).
Mortgage orders and repossessions have increased		Mortgage orders and repossessions by county court bailiffs have risen by 24% and 9% respectively, compared to the same quarter last year.
Mortgage warrants have decreased		Warrants issued decreased by 17% in October to December 2019 compared to the same quarter 2018.
Mortgage median average time (from claim to repossession) has decreased to 37.2 weeks		Median average time from claim to repossession has decreased to 37.2 weeks (from 54.6 weeks in Oct-Dec 2018). This is the lower end of the range of 33-55 weeks seen for the past two years.
Landlord possession actions have all decreased		Landlord possession claims, orders, warrants and repossessions by county court bailiffs have decreased by 12%, 12%, 20% and 9% 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.
Median timeliness for landlord repossessions has remained stable		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 increased by 1.6 weeks to 21 weeks in Oct-Dec 2019.
Mortgage possession claims and repossession rates remain at low levels		Hartlepool in the North East had the highest overall rate of mortgage repossessions , at 56 per 100,000 households. No repossessions by county court bailiffs were recorded during this period in 63 local authorities
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 7 of the 10 highest repossession rates).

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

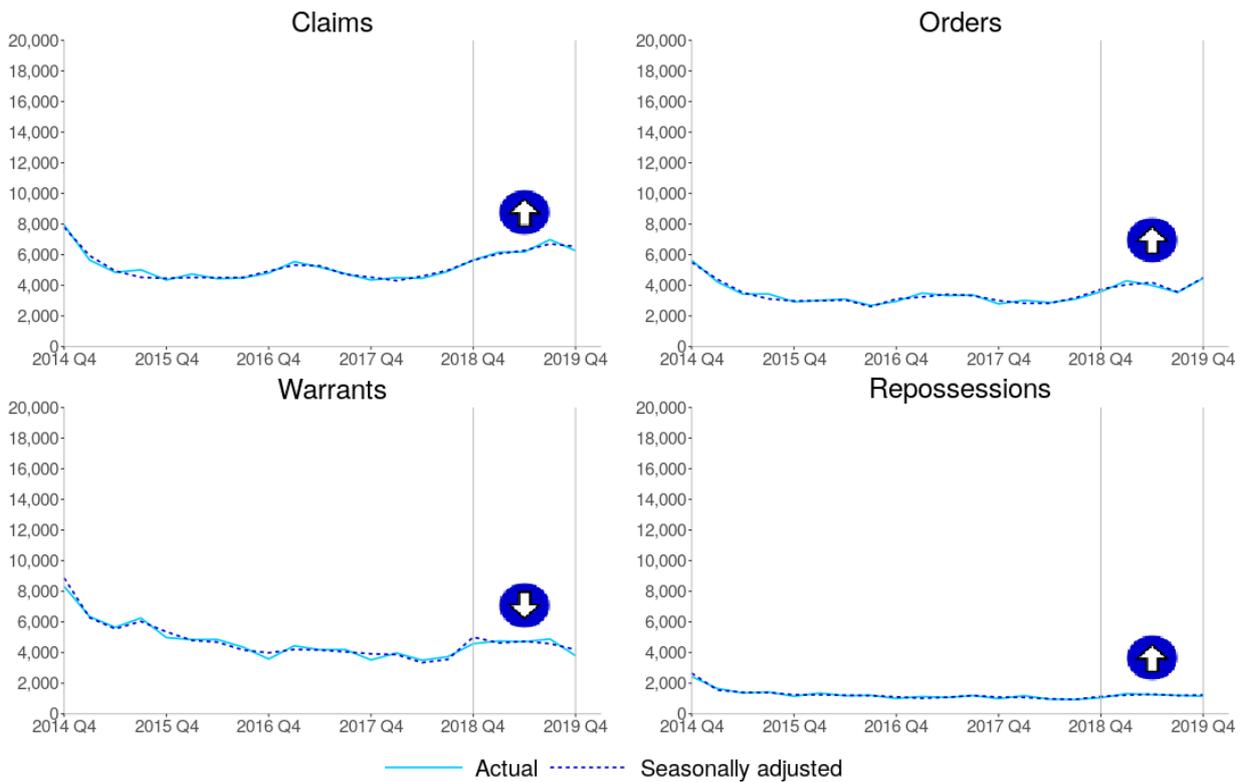
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1. Overview of Mortgage Possession

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

Compared to the same quarter the previous year there has been an **increase** in mortgage possession claims of 11% (to 6,258), mortgage orders for possession have increased by 24% (to 4,459), and repossessions by 9% (to 1,149). Warrants issued **decreased** by 17% (to 3,792).

Figure 1: Mortgage possession actions (actual and seasonally adjusted) in the county courts of England and Wales, July 2014 to December 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 (when it was 5,643). In the most recent quarter, October to December 2019, there were 6,258 claims for possession; up 11% from the same quarter in 2018. This continues the increase first seen in October to December 2018 (which saw a 30% increase when compared to the same period in 2017), though the rate of increase has fallen. The quarterly year-on-year increases noted in previous bulletins were caused by one large mortgage provider processing claims that had previously been held back since 2015, but have now returned to normal.

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 increased by 24% to 4,459, while warrants have decreased by 17% to 3,792 in October to December 2019. The decrease in warrants at the time when other actions are increasing is unusual and will be monitored closely over the coming quarters.

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 2019, repossessions increased to 1,149, an increase of 9% 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 quarterly year-on-year increases noted in previous bulletins were caused by one large mortgage provider processing claims that had previously been held back since 2015, but have now returned to normal.

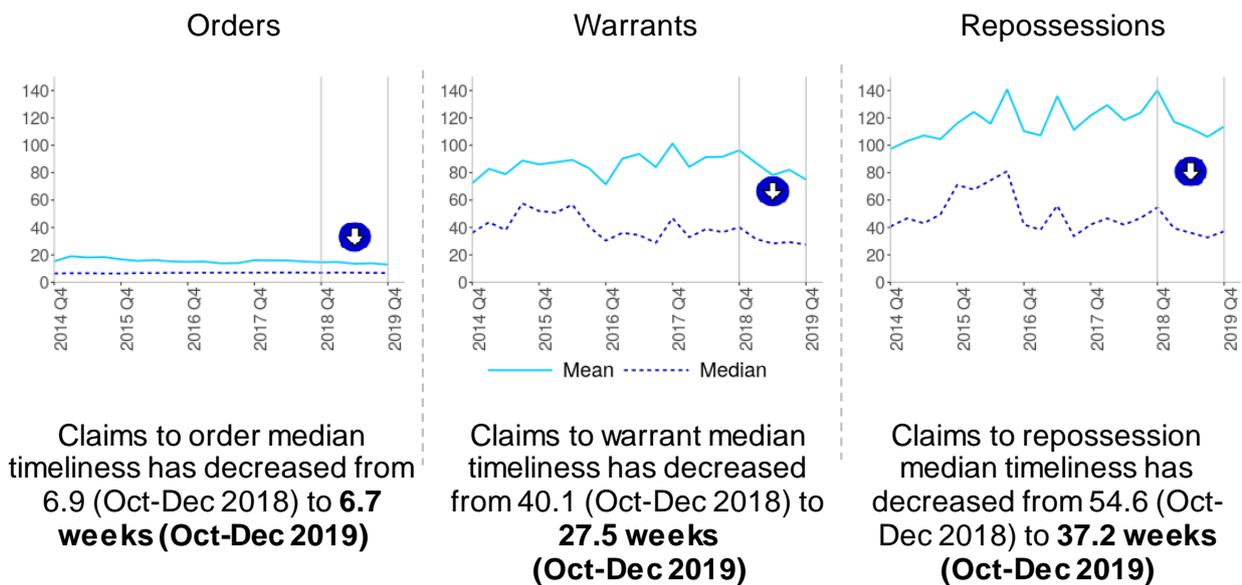
2. Mortgage Possession Action Timeliness

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

The **median** average time from **claim to repossession** has **decreased to 37.2 weeks** (from 54.6 weeks in Oct-Dec 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 December 2019 (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 were 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 inflated the mean average, they had 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 12.6 weeks to 27.5 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 70.7 weeks for suspended orders, down from 20.9 weeks and 137.9 weeks in October to December 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		
	Oct-Dec 2018		Oct-Dec 2019	Oct-Dec 2018		Oct-Dec 2019
Orders	56%	↔	56%	63%	↑	65%
Warrants	12%	↔	12%	30%	↑	34%
Repossessions	5%	↓	4%	15%	↑	17%

Over the last 5 years, 65% of claims received orders of repossession, 34% received warrants, and 17% ended in repossession (by a 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 October to December 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** (25,438), **orders** for possession (20,549), **warrants** (12,787) and **repossessions** (7,528) have decreased by 12%, 12%, 20% and 9% respectively.

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



In October to December 2019, the greater proportion **60%** (15,370) of all landlord possession claims were **social landlord** claims, **17%** (4,345) were **accelerated** claims and **22%** (5,723) were **private landlord** claims. Since the same quarter last year, the proportion of all claims issued that were private landlord claims increased by 3 percentage points (pp), whereas the proportion of claims that were accelerated and social landlord claims both decreased by 1pp.

The fall in landlord possession claims is across all regions, with the largest actual decrease seen in London and South East courts. There were 6,351 London court claims and 4,793 South East court claims in October to December 2019, accounting for 25% and 19% of all landlord possession claims respectively. This was a decrease of 11% (from 7,111) for London claims and a decrease of 13% for South East claims (from 5,529) in October to December 2018.

The 9% decrease in warrants in October to December 2019, when compared to the same period in 2018, was driven by decreases seen in London courts and Midlands courts (down 17% and 23%, to 3,358 and 2,235 respectively).

The overall fall in landlord repossessions is mainly driven by the London courts where landlord repossessions fell from 2,388 in October to December 2018 to 2,045 in October to December 2019, down 14%.

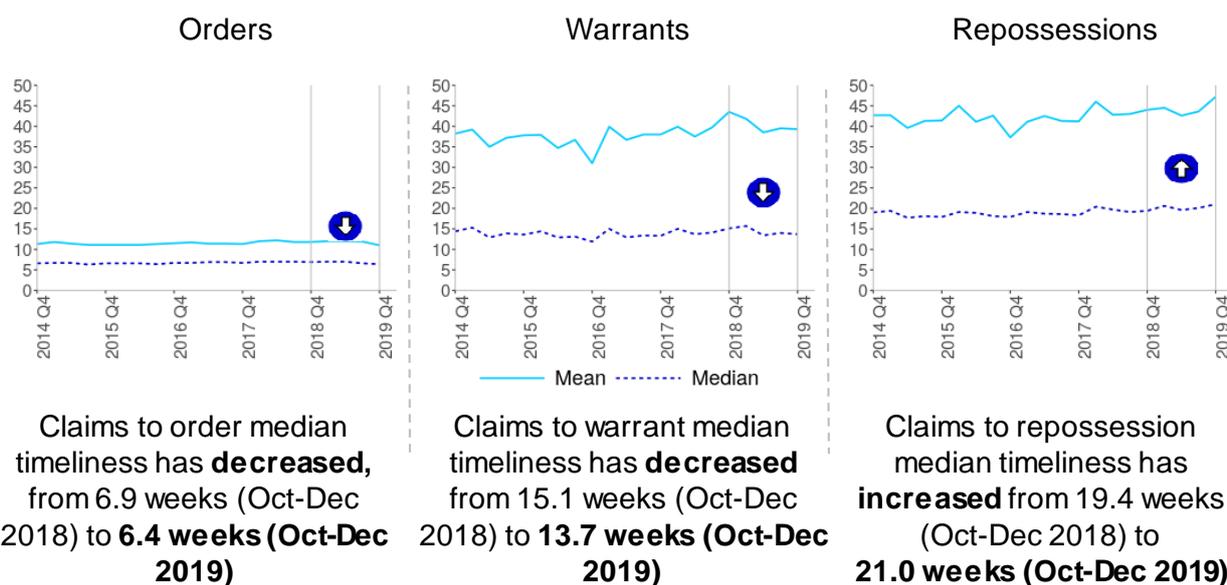
4. Landlord Possession Timeliness¹

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

Whilst median average time has decreased 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 December 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 October to December 2019, the **median average** time taken for a landlord possession **claim to reach the order stage was 6.4 weeks**, while 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 6.9 and 6.4 weeks for private landlord and social landlord cases respectively.

From **claim to possession warrant**, the **median average** time taken was **13.7 weeks** - again this varied by tenure type, accelerated and private landlord took 10.3 and 10.0 weeks respectively, whilst social landlord cases took 26.1 weeks.

From **claim to repossession** by county court bailiff, the **median average** time taken to progress to possession for all tenure types was **21.0 weeks** - accelerated cases on average took 19.3 weeks, private landlord took 17.9 weeks, and social landlord 28.4 weeks.

¹ 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		
	Oct-Dec 2018		Oct-Dec 2019	Oct-Dec 2018		Oct-Dec 2019
Orders	68%	↑	69%	73%	↑	76%
Warrants	25%	↔	25%	40%	↑	41%
Repossessions	13%	↔	13%	24%	↑	26%

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 December 2019, when compared to the 5-year period to December 2018, the proportion of claims reaching each possession stage have **increased slightly**.

The **proportion** of landlord possession **claims reaching the order stage increased slightly** in the initial 6 months up to October to December 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 Claims²

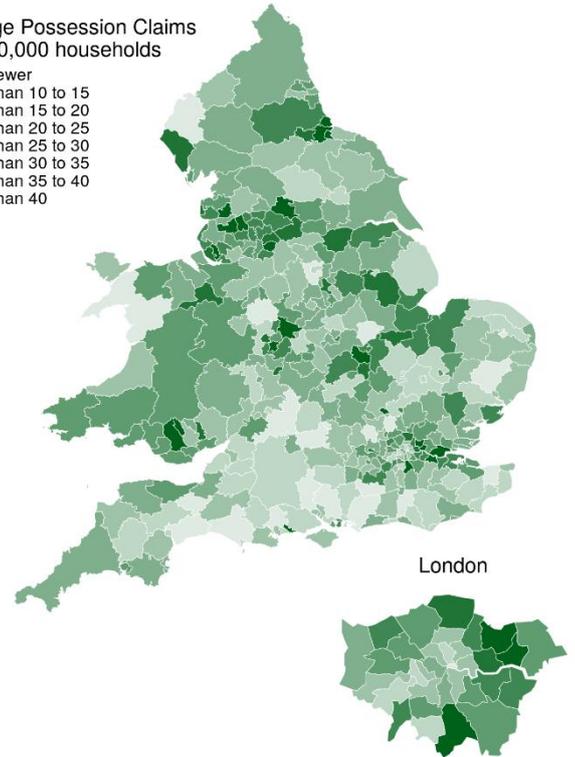
Hartlepool in the North East had the highest rate of **mortgage** possession claims at 56 per 100,000 households, followed by Knowsley in the North West and Christchurch in the South West; with 56 and 55 per 100,000.

Landlord possession claim rates were highest in **London**, with 8 of the 10 highest rates occurring in the London region. **Hackney** in London had the highest rate (286 per 100,000 households).

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

Local Authority	Rate (per 100,000 households)	Actual number
Hartlepool	56	24
Knowsley	56	36
Christchurch	55	13

Mortgage Possession Claims per 100,000 households



Mortgage: highest claim rates

The Isle of Scilly, City of London and Rutland had **no possession claims during this period**. Excluding these, **Chiltern** had the lowest rate of mortgage claims (3 per 100,000 households).

Landlord Possession Claims per 100,000 households



Local Authority	Rate (per 100,000 households)	Actual number
Hackney	286	352
Brent	281	361
Barking and Dagenham	255	209

Landlord: highest claim rates

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

The Isle of Scilly had **no landlord claims during this period**. Excluding Isles of Scilly, **Surrey Heath** had the lowest rate of landlord claims (14 per 100,000 households).

² 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. These maps have thus been created using the old LA boundaries from ONS Geoportal.

6. Regional Repossessions (by County Court Bailiffs)²

Redcar and Cleveland in the **North East** had the highest overall rate of mortgage repossessions, at **31 per 100,000** households. **No repossessions** by county court bailiffs were recorded during this period in **63 local authorities**

Landlord repossessions were highest in **Haringey** with 104 per 100,000 households. Landlord repossessions were concentrated in **London (7 of the 10 highest rates)**.

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

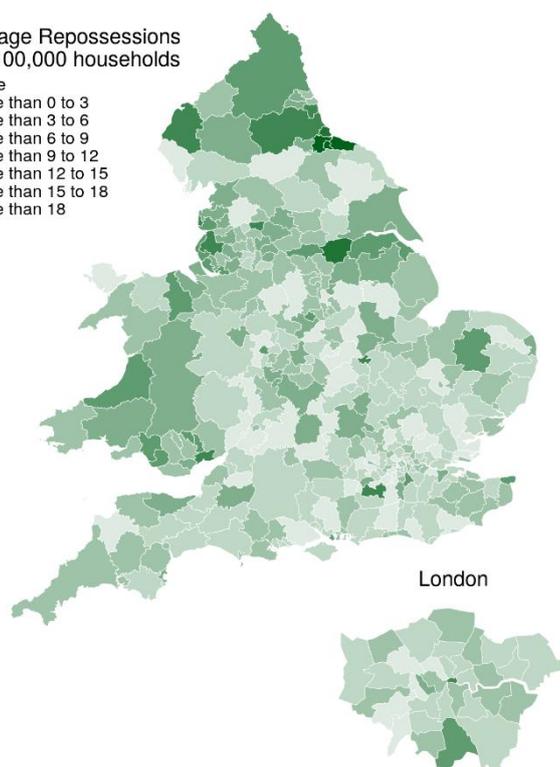
Local Authority	Rate (per 100,000 households)	Actual number
Redcar and Cleveland	31	19
Middlesbrough	25	15
Stockton-on-Tees	25	21

Mortgage: highest repossession rates

No repossessions by county court bailiffs were recorded during this period in **63 local authorities**.

Mortgage Repossessions per 100,000 households

- None
- More than 0 to 3
- 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



Landlord Repossessions per 100,000 households

- 10 or fewer
- More than 10 to 20
- More than 20 to 30
- More than 30 to 40
- More than 40 to 60
- More than 60 to 100
- More than 100 to 120
- More than 120



Local Authority	Rate (per 100,000 households)	Actual number
Haringey	104	126
Enfield	97	134
Derby	95	103

Landlord: highest repossession rates

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

No repossessions by county court bailiffs were recorded during this period in **6 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>

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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.

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

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