



# Mortgage and Landlord Possession Statistics in England and Wales, July to September 2017 (Provisional)

## Main points

Since July to September 2016, the number of mortgage possession claims and orders made in county courts has increased, and warrants and repossessions continue to fall. All landlord possession actions continue to decrease in line with the long-term trend.

**Mortgage possession: claims and orders have increased for the third quarter.**



Mortgage possession **claims** and **orders** have **risen** again (compared to the same quarter last year), a continuation of the increase seen since October to December 2016, but figures remain at a similar level to the past two years.

**Mortgage average time (from claim to possession action) has decreased**



Over the last two years, time from claim to repossession has remained variable between 107-141 weeks.

**All stages of landlord possession actions have decreased**



Landlord possession **claims**, **orders** for possession, **warrants** of possession and **repossessions** by county court bailiffs have decreased, continuing the **long-term downward trend** seen since April to June 2014, albeit a slow down on the decrease seen in the initial stages.

**Mortgage possession claims and repossession rates remain at low levels**



The City of London had the highest rate of **mortgage possession claims** at 59 per 100,000 household, but this corresponded to just three properties. The second highest rate was in Middlesbrough with 44 per 100,000 household. **Mortgage repossession rates** are highest in **Burnley** with 29 per 100,000 households.

**Landlord possession claims and repossessions highest in London**



The **highest rates of landlord possession actions are concentrated in London** (9 of 10 highest claim rates and 16 of 20 highest repossession rates).

This publication provides mortgage and landlord possession statistics in July to September 2017, 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.

For feedback related to the content of this publication, please contact us at [CAJS@justice.gsi.gov.uk](mailto:CAJS@justice.gsi.gov.uk)

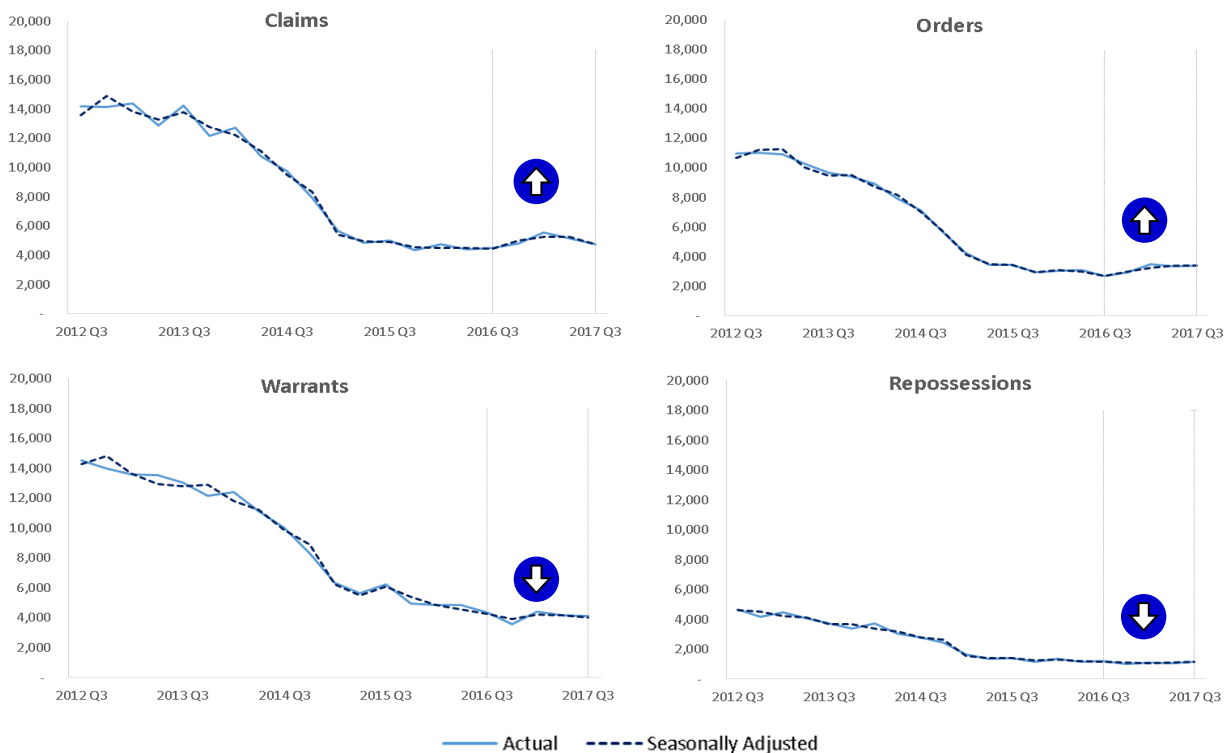
# 1. Overview of Mortgage Possession

## Claims and order possession actions have increased for the fourth quarter

**Mortgage possession claims** (4,757) and orders for **possession** (3,376), have both increased by 6% and 26% respectively (compared to the same quarter last year). However, while these figures are again an increase against the previous year, they remain broadly in line with the recent trend, seen since April to June 2015.

Despite decreases in warrants and repossessions against the previous year, the magnitude of the decreases are small, indicating that volumes may be stabilising.

**Figure 1: Mortgage possession actions (actual and seasonally adjusted) in the county courts of England and Wales, July 2012 to September 2017 (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 2017, claims for possession increased by 6% to 4,757 claims (compared to the same quarter in 2016).

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 at July to September 2016, the lowest recorded level of the series. Between this point and the most recent quarter, orders have increased by 26% to 3,376. However, this remains broadly in line with the volume seen at April to June 2015, of 3,426. Orders overall have increased, with suspended orders up 33% and outright orders up 22%. The South East had the greatest rise of all regions against the previous year.

The 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

### Average time between claims being issued to repossession has decreased.

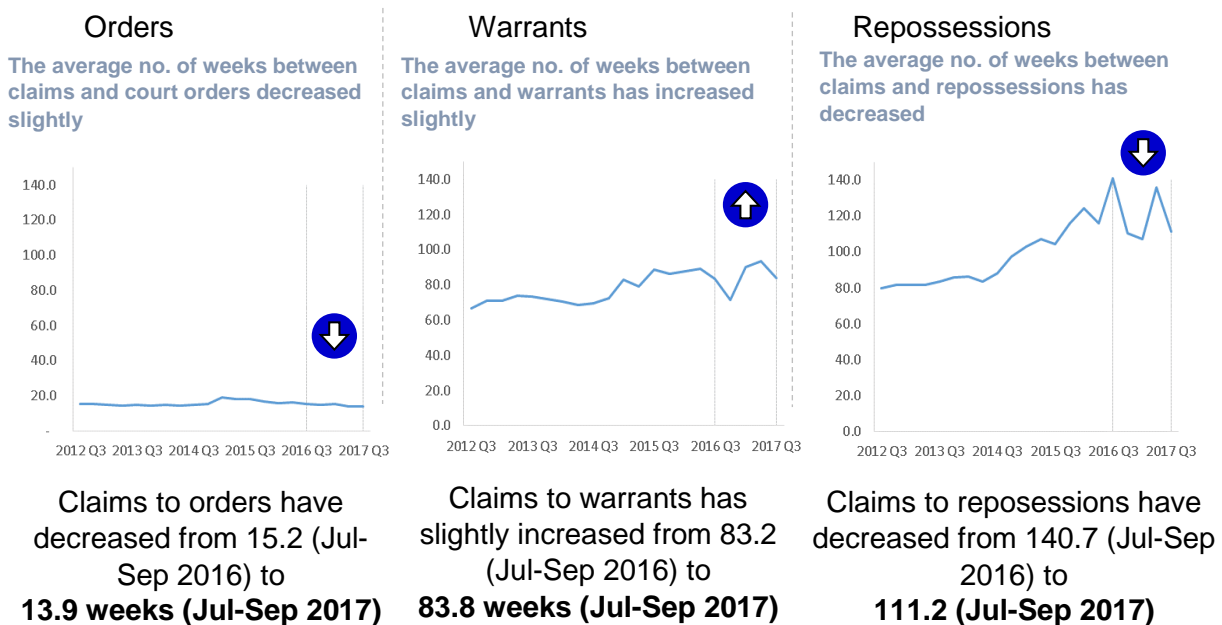
The average time for **orders** to be **issued** has continued to **slowly fall**. For issues of **warrants**, the time taken has **increased slightly**.

Over the last two years, time from claim to repossession has remained variable between 107-141 weeks. Compared to July to September 2016, this has **decreased** to 111.2 weeks from 140.7 weeks.

Since the same quarter the previous year, **fewer claims progressed to orders, warrants and repossessions** both within 6 months of the claim date and over a 5 year period.

**Figure 2: Timeliness of mortgage possession actions, July 2012 to September 2017**  
(Source: Table 3a)

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



The above charts distinguish the timeliness of possession claims at the different stages of a case. It is worth noting that timeliness can be 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, issuing a warrant of possession.

The long-term increases in the average time from claim to warrant and claim to repossession shown above, are due to a small number of claims dating from early 2004, where claimants have issued their warrants in the most recent quarter (possibly due to defendants recently breaking the terms of the mortgage agreements put in place at the start of the process).

**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 2016		Jul-Sep 2017	Jul-Sep 2016		Jul-Sep 2017
<b>Orders</b>	61%	↓	<b>58%</b>	67%	↓	<b>64%</b>
<b>Warrants</b>	15%	↓	<b>14%</b>	35%	↓	<b>32%</b>
<b>Repossessions</b>	6%	↓	<b>5%</b>	19%	↓	<b>17%</b>

Over the last 5 years, 64% of claims received orders of repossession; 32% received warrants, and 17% ended in repossession (by county court bailiff), an overall decrease in the proportion of cases reaching each stage compared to the previous 5-year period.

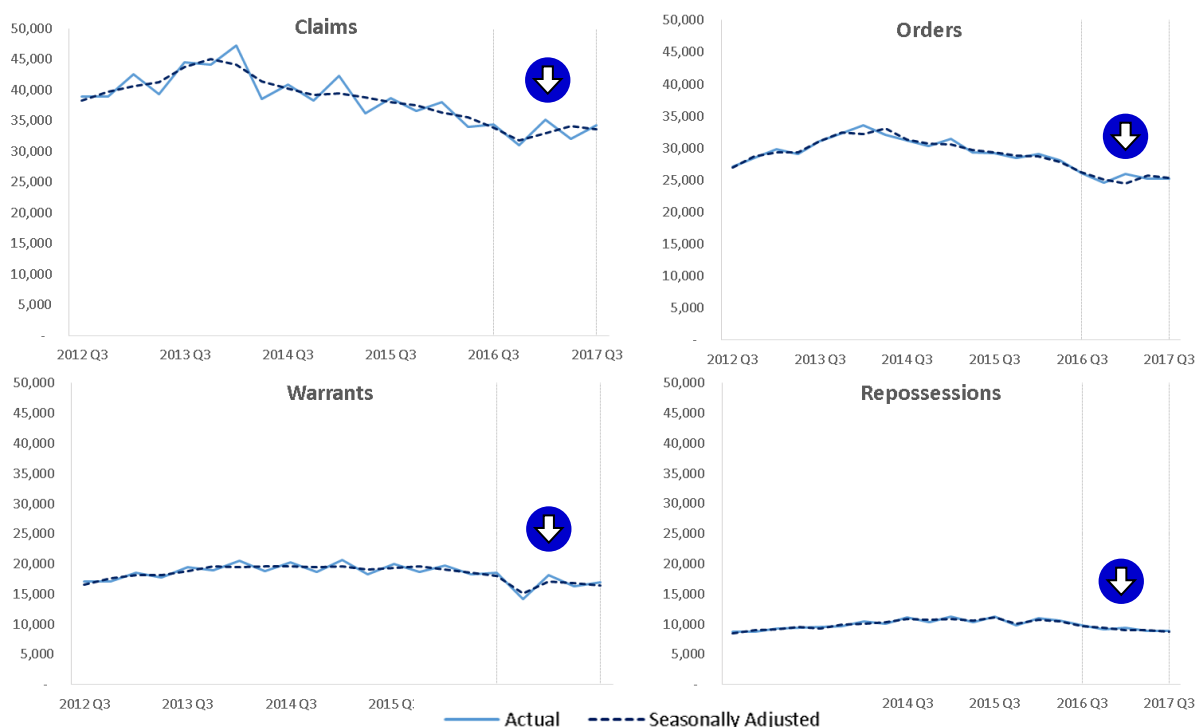
**Overall fewer claims progressed to orders, warrants and repossessions** both within 6 months of the claim date and over a 5 year period.

### 3. Overview of Landlord Possession

#### All stages of landlord possession actions have decreased

Landlord possession **claims** (34,172), **orders** for possession (25,266), **warrants** of possession (16,935) and **repossessions** by county court bailiffs (8,806) decreased by 1%, 3%, 9% and 10% respectively (compared to the same quarter last year; Jul-Sep 2016). This is in line with the **downward trend** seen since April to June 2014, albeit a slow down on the decrease for initial stages and possibly indicating a change in trend for claims from 2016 Q4.

**Figure 4: Landlord possession actions (actual and seasonally adjusted) in the county courts of England and Wales, July 2012 to September 2017 (Source: Table 10b)**



Seasonally adjusted figures for possession claims and orders also show a fall in the scale of the decrease, possibly suggesting that volumes are plateauing.

The **majority (62%)** (21,179) of landlord possession claims were **social landlord** claims, **22%** (7,621) were **accelerated** claims and **16%** (5,372) were **private landlord** claims.

Whilst overall orders have fallen, suspended orders have increased 2% on the previous year. Since July to September 2016, there has been a decrease in suspended orders within the London and North West regions, but an increase or stabilisation in all other regions. The largest increase in suspended orders was seen in the South West.

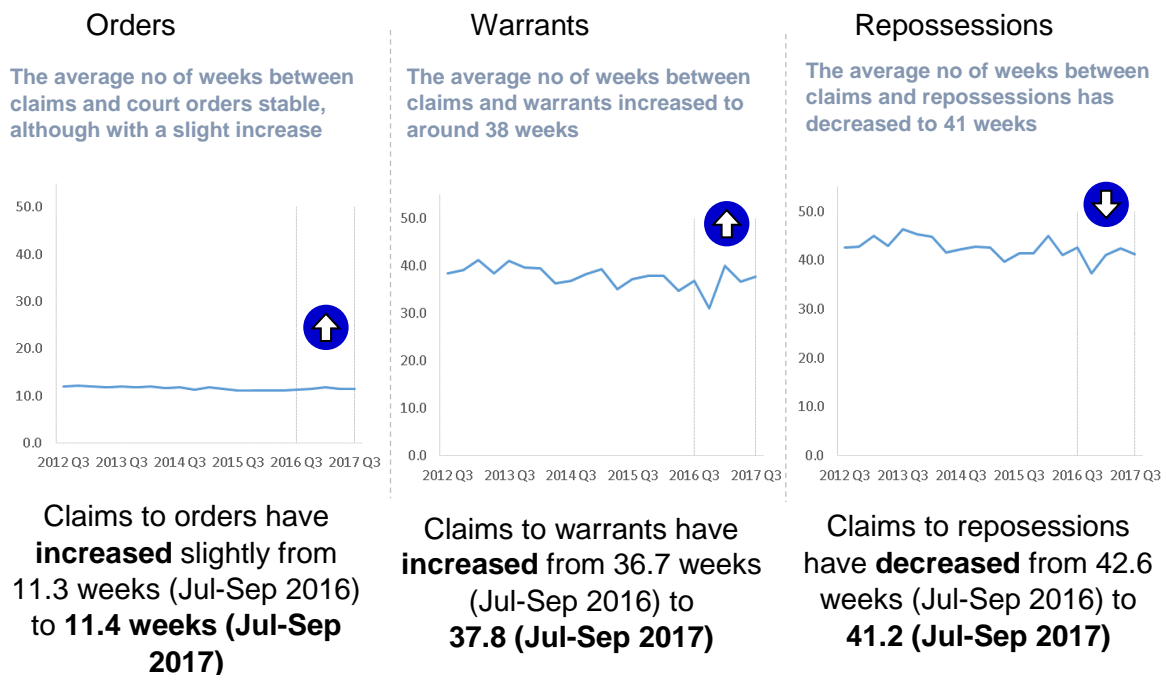
## 4. Landlord Possession Timeliness

### Time taken for Landlord possession claims to repossession has decreased

Timeliness for landlord possession actions has remained fairly stable across the last 5 years, with slight fluctuations in time from claim to warrant and repossession in the most recent quarters. However all are stable fluctuations around historic levels; 11 weeks (orders), 37 weeks (warrants) and 43 weeks (repossessions).

**Figure 5: Timeliness of landlord possession actions, July 2012 to September 2017 (Source: Table 6a)**

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



**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 2016		Jul-Sep 2017	Jul-Sep 2016		Jul-Sep 2017
<b>Orders</b>	67%	↑	68%	74%	↑	75%
<b>Warrants</b>	23%	↑	24%	40%	↔	40%
<b>Repossessions</b>	12%	↑	13%	24%	↑	25%

Over the last 5 years, 75% of claims progressed to orders of repossession; 40% to warrants, and a quarter ended in repossession.

The **proportion** of landlord possession **claims reaching each possession stage increased slightly** in July to September 2017 compared with the same period last year, in the initial 6 months from the date of claim. Fewer absolute cases are reaching each stage (reflecting the decrease in overall case volumes), however a larger proportion of these are reaching the subsequent stage. Over the 5 year period, there was an increase for orders and repossessions, but warrants remained stable.

## 5. Regional Possession Claims

The City of London had the highest rate of **mortgage** possession claims at 59 per 100,000 households, but this corresponded to just three properties due to City of London's small population. The second highest rates was in **Middlesbrough** (44 per 100,000 households).

**Landlord** possession claim rates were highly concentrated in **London**, with 9 of the 10 highest rates. **Barking and Dagenham** had the highest rate (443 per 100,000 households).

**Figure 7: Possession Claims per 100,000 households, July to September 2017 (Source: map.csv; see supporting guide)**

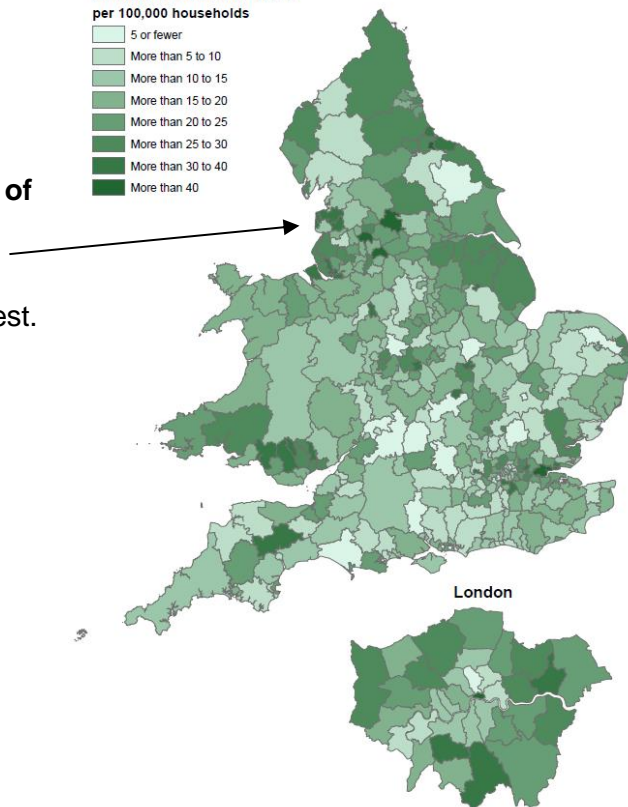
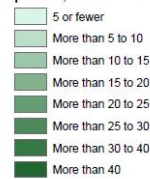
### Mortgage

The number of mortgage possession claims per 100,000 households by local authority ranged from **2** in **Cambridge**, to **59** in **City of London**.

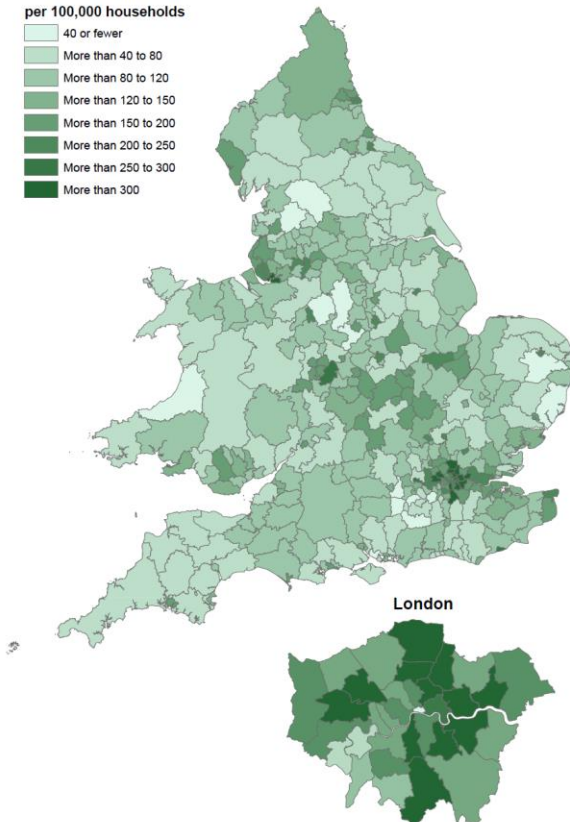
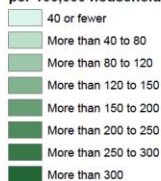
Of the top ten highest rates, three (Oldham, Rossendale and Halton) are in the North West.

The Isles of Scilly, Ryedale, Rutland and Tewkesbury had no mortgage possession claims.

Mortgage Possession Claims per 100,000 households



Landlord Possession Claims per 100,000 households



### Landlord

**Suffolk Coastal** showed the lowest rate of landlord possession claims (18 per 100,000 households) whilst **Barking and Dagenham** showed the highest (443 per 100,000 households).

The Isles of Scilly had no landlord possession claims.

**London boroughs** account for **9 of the 10 local authorities** with the **highest rate** of landlord claims.

Outside the London boroughs, **Halton** was ranked 8<sup>th</sup> out of the top 10 highest rates, with 319 per 100,000 households.

## 6. Regional Repossessions (by County Court Bailiffs)

**Mortgage** repossessions are highest in **Burnley** with 29 per 100,000 households.

**Landlord** repossessions are concentrated in **London (16 of the 20 highest rates)** and **Slough, Bournemouth, Luton and Northampton**.

**Figure 8: Repossession Claims per 100,000 households, July to September 2017 (Source: map.csv; see supporting guide)**

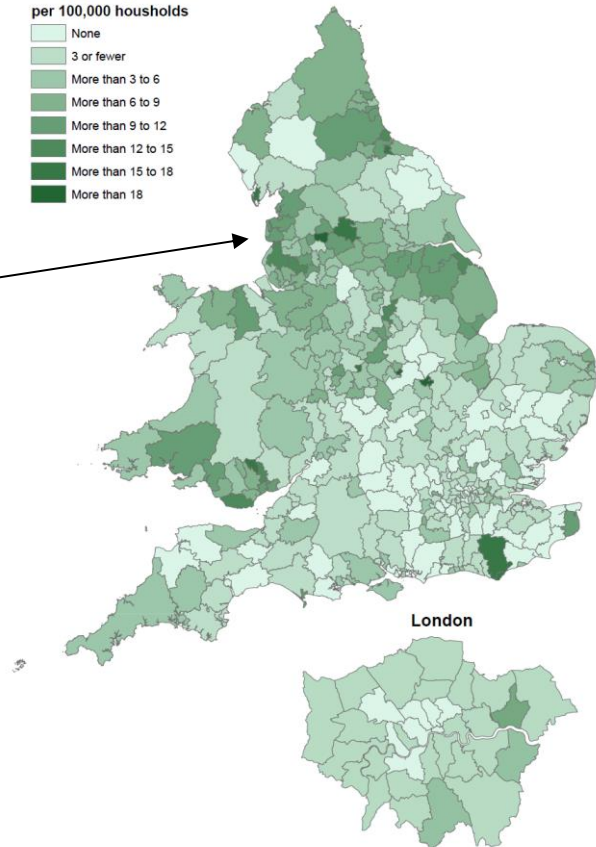
### Mortgage

**Burnley** had the highest number of mortgage repossessions by county court bailiffs (29 per 100,000 households) in July to September 2017.

**No repossessions** by county court bailiffs were recorded during this period in **77 local authorities**.

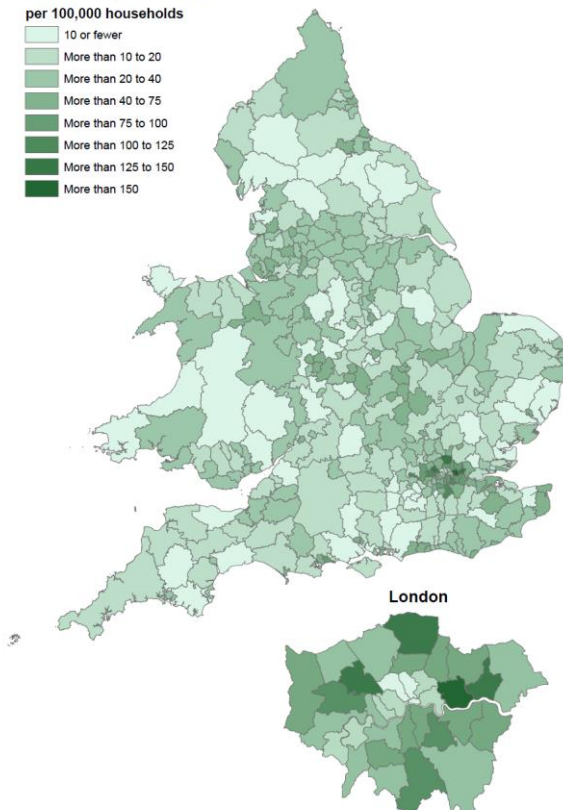
Mortgage Repossessions per 100,000 households

- 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



Landlord Repossessions per 100,000 households

- 10 or fewer
- More than 10 to 20
- More than 20 to 40
- More than 40 to 75
- More than 75 to 100
- More than 100 to 125
- More than 125 to 150
- More than 150



### Landlord

**London** local authorities account for **16 of the 20** boroughs with the **highest rate** of landlord repossessions, the highest being in **Newham**, at **180** per 100,000 households, followed by **Barking and Dagenham** and **Brent** at 150 and 149 per 100,000 households respectively.

There were five local authorities with no landlord repossessions by county court bailiffs in July to September 2017 (Isles of Scilly, Ryedale, Hart, City of London and Hambleton).



## Further information

The statistics in the latest quarter are provisional and revisions may be made when the next edition of this bulletin is published and when the figures are reconciled at the end of the year. If revisions are needed in subsequent years, 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 figures by local authority and county court.

A data visualisation tool available at: [public.tableau.com/profile/moj.analysis#!/](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.gsi.gov.uk](mailto:CAJS@justice.gsi.gov.uk)

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

**Simon Barrett** - email: [simon.barrett@justice.gsi.gov.uk](mailto:simon.barrett@justice.gsi.gov.uk)

And queries on the wider policy implications of these statistics should be directed to the Department for Communities and Local Government's press office:

**Philippa Silverman** - email: [Philippa.Silverman@communities.gsi.gov.uk](mailto:Philippa.Silverman@communities.gsi.gov.uk)

**Next update: 8 February 2017**

**URL:** [www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-july-to-september-2017](http://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-july-to-september-2017)

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