



Ministry of
JUSTICE



Statistics on mortgage and landlord possession actions in the county courts in England and Wales April to June 2012

Ministry of Justice
Statistics bulletin

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Introduction

This quarterly bulletin presents the latest statistics on the numbers of mortgage and landlord possession actions in the county courts of England and Wales. The statistics provide a summary overview of volumes of the total number of claims issued and number of claims that lead to an order including detailed regional breakdowns over time.

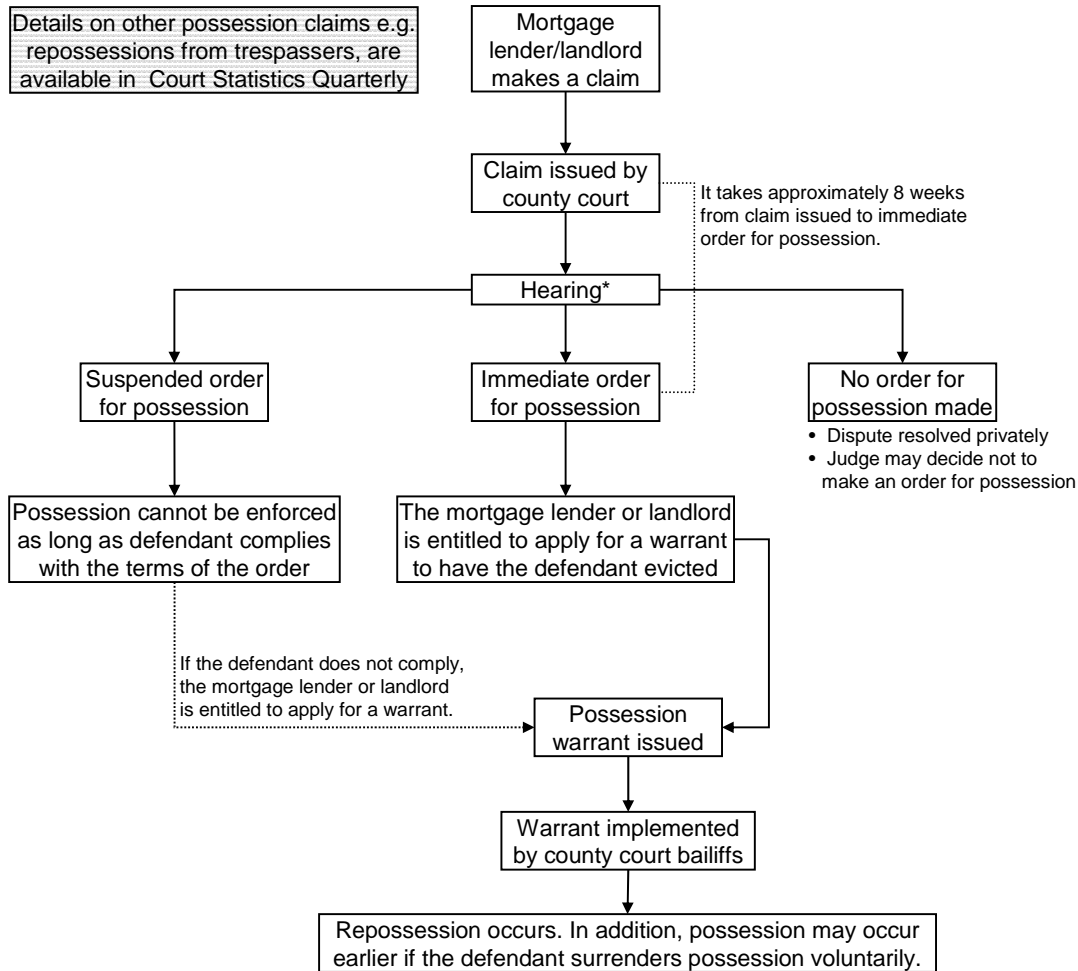
These figures are leading indicators of the number of properties to be repossessed and the only source of sub-national possession information. In addition to monitoring court workloads, they are used to assist in the development, monitoring and evaluation of policy both nationally and locally.

Figures are seasonally adjusted to enable like-for-like comparisons over time. For details of the methodology used for the seasonal adjustment please see the Explanatory Notes. Users of these data should take care when interpreting trends based on changes between quarters as the time series are volatile.

The court process of possessing a property

In England and Wales the process of possessing a property by a landlord or a mortgage lender is carried out by the county courts after all other avenues have been exhausted. This section describes the court process of possessing a property in detail and Figure 1 provides a summary.

Figure 1: The court process of possessing a property



To obtain a court order granting the entitlement to take possession of a property, a claimant – a mortgage lender or a landlord – must first make a **claim** which is then issued by a county court. Generally, the issuing process involves the arrangement of an initial hearing before a judge. At such a hearing, a judge may:

- grant an order for possession of the property at a date decided by the judge, which takes approximately eight weeks from the claim being issued to an order being made;
- grant a suspended order for possession of the property; or,
- grant no order for possession (e.g. after deciding the claimant has no legal right to take possession of the property).

The suspended order for possession of the property usually requires the defendant to pay the latest mortgage or rent instalment, plus some of the arrears that have built up, within a certain defined period. As long as the defendant complies with the terms of the suspension, the possession order cannot be enforced.

More than one order may be granted during the course of an individual case. For example, it is possible that after an initial possession order is

granted, the defendant may make an application to the court for the order to be varied or set aside, which could then result in another order being made.

A granted order entitles the claimant to apply for a warrant to have the defendant evicted by bailiffs, so taking possession of the property. Only then does a repossession occur. Actual repossession figures (including voluntary repossessions such as where the mortgagee or tenant hands back the keys) are only available for mortgages and are compiled by the Financial Services Authority (FSA) and the Council of Mortgage Lenders (CML).

Throughout the court process, even where a warrant for possession is issued, the claimant and defendant can still negotiate a compromise arrangement to prevent eviction.

Measures

The statistics published in this bulletin include national and regional breakdowns for two measures:

- The total number of claims made by landlords and mortgage providers; and,
- The total number of claims made by landlords and mortgage providers that lead to, at least, one court order.

The number of possession claims that lead to an order being made is deemed to be a more accurate measure than a straight count of the number of orders made, as it removes the double-counting of instances where a single claim leads to more than one order. It is also a more meaningful measure of the number of homeowners who are subject to court repossession actions. Where more than one order is made in relation to a single claim, the date and type of the *first* order made is counted in these statistics.

This bulletin also contains an annual estimate of percentage of claims which lead to an order. This figure is produced by dividing the total number of first orders made in a yearly period by the total number of claims issued for a yearly period starting eight weeks before. So, for example, for 2011, the total number of claims made that lead to an order is from the January to December 2011 period, but the total number of claims issued is from November 2010 and October 2011 period. The eight-week lag allows time for the courts to process the claim (see Figure 1). These statistics are labelled as estimates because they rely on orders being made within eight weeks of a claim being issued.

Court orders for possession versus actual repossessions

Property repossessions can occur without a court order for possession being made, and not all court orders for possession subsequently result in repossession. The numbers of claims leading to orders being made are substantially larger than the numbers of actual repossessions and the disparity between these figures varies over time.

Figures showing warrants for possession and successful repossessions by county court bailiffs are published separately on a quarterly basis in the

statistical bulletin “Court Statistics Quarterly”. The numbers of actual possessions (including where there is no action by county court bailiffs) are produced by the Financial Services Authority (FSA) and the Council of Mortgage Lenders (CML). Further information can be found on the following websites:

- www.justice.gov.uk/statistics/courts-and-sentencing/judicial-quarterly
- www.fsa.gov.uk/pages/Library/Other_publications/statistics/index.shtml
- www.cml.org.uk/cml/statistics

For more information on the differences between the figures in this bulletin and those produced by FSA and CML, please refer to paragraph to the Explanatory Notes section or to the document at the link below:

www.justice.gov.uk/downloads/publications/statistics-and-data/civiljustice/mortgage-lending-stats-note.pdf

The county courts of England and Wales also process many other types of cases. These include other types of civil law matters such as those relating to debt, personal injury and insolvency, as well as those relating to family matters such as divorce, parental disputes and the protection of children. The statistical bulletins “Court Statistics Quarterly” and “Judicial and Court Statistics” provide data on all civil and family law cases dealt with in the county courts on a quarterly and calendar year basis respectively:

www.justice.gov.uk/publications/statistics-and-data/courts-and-sentencing/judicial-quarterly.htm

www.justice.gov.uk/statistics/courts-and-sentencing/judicial-annual-2011

Annex A provides details of the supplementary statistical tables which can be obtained via the following webpage:

www.justice.gov.uk/publications/statistics-and-data/civil-justice/mortgage-possession.htm

If you have any feedback or questions about this statistical bulletin, or requests for further information, please direct them to the appropriate contact provided at the end of this report.

Findings

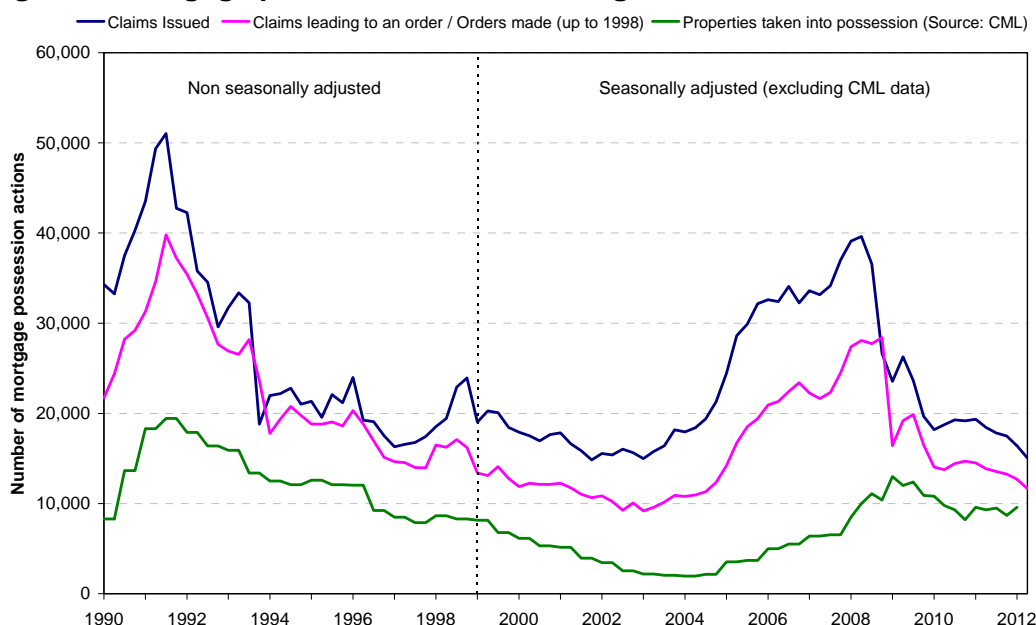
Mortgage possession actions

Claims issued: A mortgage possession claim is created when a claimant begins a legal action for an order for possession of property by making a claim, which is then issued in a county court.

There were 15,050 mortgage possession claims issued in the second quarter of 2012 on the seasonally adjusted basis, eight per cent lower than the previous quarter. This continues the downward trend since 2008, where the number of claims averaged 35,500 per quarter (see Figure 2 and Table 1 seasonally adjusted figures).

This fall in the number of claims coincides with lower interest rates¹ and a proactive approach from lenders in managing consumers in financial difficulties, and various interventions, such as introduction of the Mortgage Pre-Action Protocol (see the Recent Developments section for more information).

Figure 2: Mortgage possession actions in England & Wales, 1990 to 2012 Q2



Across England and Wales the number of mortgage possession claims per 1,000 households was 0.63 in the second quarter of 2012; the North West was the region with the highest rate (0.84) and the South West was the region with the lowest (0.48). At local authority level, Blackpool UA had the highest number of mortgage possession claims per 1,000 households (1.43) and Camden had the lowest (0.10). Table 1A and Map 1 show the full geographical breakdown.

¹ At the end of September 2008, the base rate set by the Bank of England was 5 per cent. By the end of March 2009 it was 0.5 per cent, where it stayed for the rest of the period covered in this bulletin.

Claims that lead to possession orders: The court, following a judicial hearing may grant an order for immediate possession. This entitles the claimant to apply for a warrant to have the defendant evicted, except in the case of suspended orders.

In the second quarter of 2012 there were 11,642 mortgage possession orders made on the seasonally adjusted basis, eight per cent lower than the previous quarter. Trends in the number of mortgage possession orders are very similar to mortgage possession claims; a downward trend has been seen since 2008, where the number of claims leading to orders averaged 27,900 per quarter (Figure 2 and Table 1 seasonally adjusted figures).

Of mortgage possession orders made, 49 per cent (5,605) were suspended. This rate has remained stable around 49 per cent since the second quarter of 2011 after the upward trend seen since the first half of 2010.

The most recent estimate is that 73 per cent of claims led to an order, which is the lowest proportion since the end of 2008. The proportion of claims which led to an order fell from 2001 to 2004, rose from 2004 to 2009 and has fallen slightly in each of the last three quarters.

Across England and Wales the number of mortgage possession claims leading to orders per 1,000 households was 0.49 in the second quarter of 2012; the North West was the region with the highest rate (0.64) and the South West was the region with the lowest (0.38). At local authority level, Blackpool UA has the highest number of mortgage possession claims leading to orders per 1,000 households (1.19) and Camden had the lowest (0.10). Table 1B show the full geographical breakdown.

Actual reposessions: The most recent available information on actual mortgage reposessions, reported by the Council of Mortgage Lenders, is from the first quarter of 2012². 9,600 homes were repossessed in the first quarter of 2012, the same as in the equivalent quarter of the previous year. Between 2004 and 2009, the number of reposessions increased sharply. Between 2009 and 2010 it fell sharply and has remained approximately stable since then, a trend which continues in the most recent results.

69 per cent of mortgage possession orders led to actual reposessions³ in the year ending March 2012, compared to 64 per cent in the year ending March 2011. Between 2008 and 2010, it rose steeply from 44 per cent to 67 per cent and has since stabilised at around this level.

Research has suggested that the relationship between possession orders and actual repossession varies according to economic variables such as unemployment or house prices. When house prices are rising possession orders are less likely to lead to actual repossession than when house prices

² Please see the CML website www.cml.org.uk/cml/statistics for more information about the CML statistics.

³ This is calculated by comparing the annual number of actual possessions with the annual number of mortgage possession claims leading to an order.

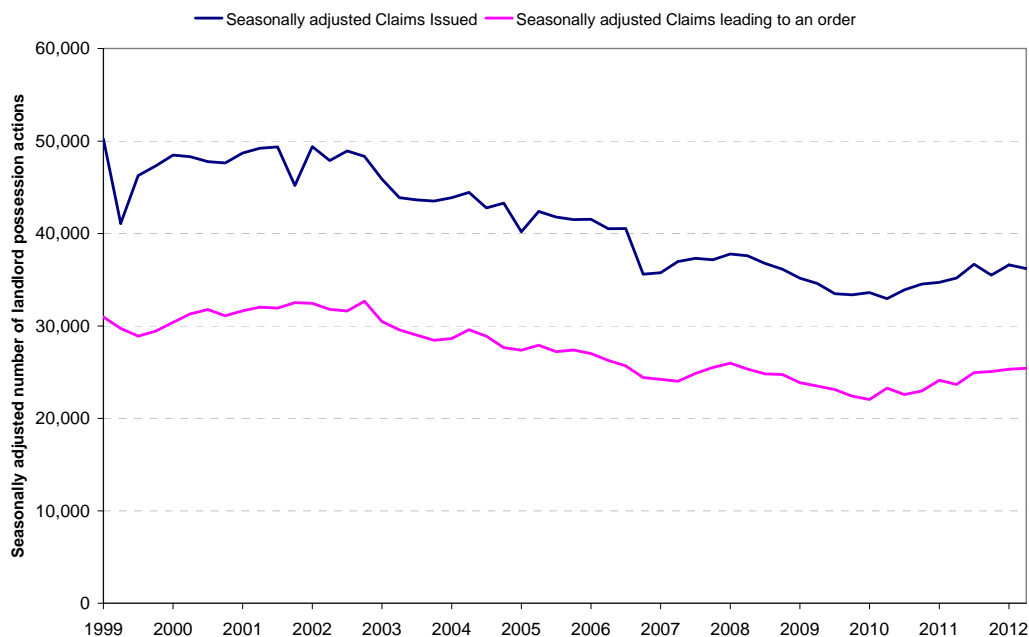
are stable or falling⁴. This may help to explain the rise in the proportion of mortgage possession orders which led to actual repossession between 2008 and 2009.

Landlord possession actions

Claims issued: A landlord possession claim is created when a claimant, either a social or private landlord, begins a legal action for an order for possession of property by issuing a claim in a county court.

There were 36,190 landlord possession claims, seasonally adjusted, issued in the second quarter of 2012, one per cent lower than in the first quarter of 2012. This breaks the moderate upward trend seen since the second half of 2010, which follows a long downward trend from 2002 (Figure 3 and Table 2 seasonally adjusted figures).

Figure 3: Seasonally adjusted number of landlord possession actions in England & Wales, 1999 to 2012 Q2



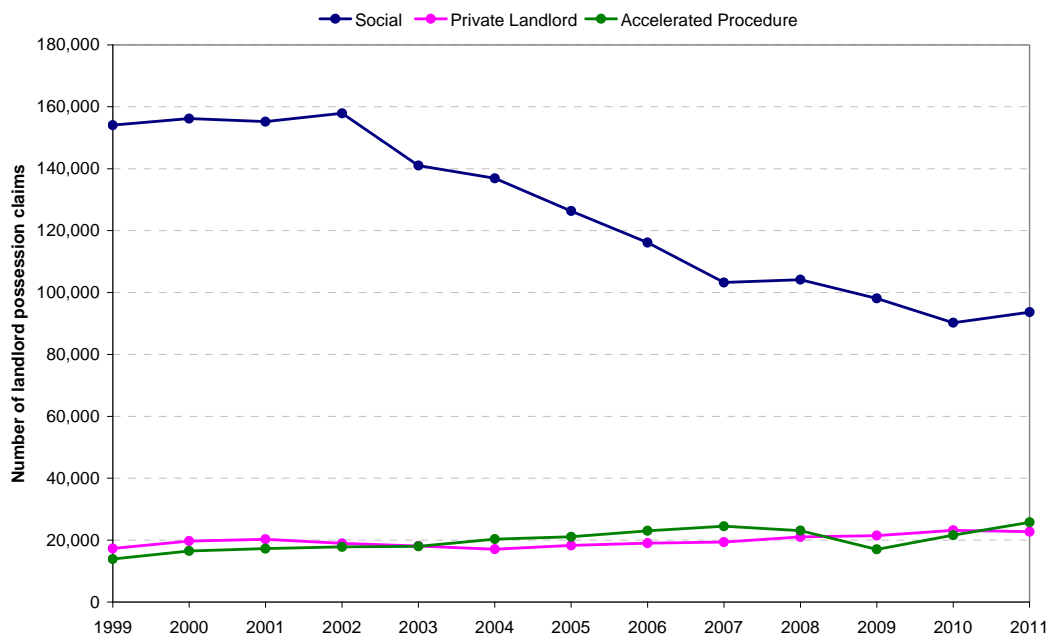
The accelerated possession procedure is used by landlords in relation to assured shorthold tenancies, when the fixed period of tenancy has come to an end. It enables orders to be made by the court solely on the basis of written evidence and without calling the parties to a hearing.

In the second quarter of 2012, on a seasonally adjusted basis, 22,988 landlord claims were brought by social landlords under the standard procedure, 5,639 landlord claims were brought by private landlords under the standard procedure and 7,563 landlord claims were brought under the accelerated procedure for shorthold tenancies.

⁴ For example, see page 6 of Aron, J and Muellbauer, J (2011): [Modelling and Forecasting with County Court Data: Regional Mortgage Possession Claims and Orders in England and Wales](#).

There has been a decline in the number of possession claims brought by social landlords under the standard procedure since 2002, whilst the number of both possession claims brought by private landlords and under the accelerated procedure increased slightly (Figure 4 and Table 3).

Figure 4: Number of landlord possession claims in England & Wales by type of procedure and landlord, 1999 – 2011



Across England and Wales the number of landlord possession claims per 1,000 households was 1.50; London was the region with the highest rate (3.40) and the South West was the region with the lowest (0.86). At local authority level, Newham has the highest number of mortgage possession claims per 1,000 households (6.36) and Rushcliffe had the lowest (0.21). Table 2A and Map 2 show the full geographical breakdown.

Claims that lead to possession orders: As with mortgages, the court, following a judicial hearing (or judicial involvement in accelerated procedure cases) may grant an order for possession immediately. This entitles the claimant to apply for a warrant to have the defendant evicted, except in the case of suspended orders.

In the second quarter of 2012 there were 25,422 landlord possession claims that led to an order being made on the seasonally adjusted basis. This represents a slightly higher figure than in the first quarter of 2012 and continues the upward trend since 2010.

Of landlord possession claims that led to an order being made, 41 per cent were suspended. The figure for the previous quarter was 45 per cent and this breaks the broadly stable trend from 2007, which followed a steady decline from 65 per cent in 1999 (Figure 3 and Table 2).

The most recent annual estimate is that 69 per cent of landlord claims led to an order, which continued the stable trend since 2011. The proportion of claims led to an order previously has increased slightly from around 66 per cent between 2000 and 2007 to around 68 per cent between 2008 and 2011.

In the second quarter of 2012, on a seasonally adjusted basis, 15,976 landlord claims that led to an order were brought by social landlords under the standard procedure, 3,827 landlord claims were brought by private landlords under the standard procedure and 5,619 landlord claims were brought under the accelerated procedure for shorthold tenancies.

As with claims, there has been a decline in the number of possession claims leading to orders brought by social landlords under the standard procedure since 2002, whilst the number of both possession claims leading to orders brought by private landlords and under the accelerated procedure increased slightly (Table 4).

Across England and Wales the number of landlord possession claims leading to orders was per 1,000 households was 1.06 in the second quarter of 2012; London was the region with the highest rate (2.21) and the South West was the region with the lowest (0.64). At local authority level, Newham has the highest number of mortgage possession claims per 1,000 households (4.57) and Suffolk Coastal had the lowest (0.19). Table 2B shows the full geographical breakdown.

Actual landlord repossession: The Ministry of Justice does not collect figures on actual landlord repossessions; the figures reported here relate to claims issued and claims that lead to a possession order only.

Recent developments

Breakdowns by Westminster Parliamentary Constituency and Ward

Additional statistical tables showing breakdowns of mortgage and landlord possession claims leading to orders by Westminster Parliamentary Constituency and Ward for 2011 became available on the Ministry of Justice website from 8th March 2012 at this location:

www.justice.gov.uk/publications/statistics-and-data/civil-justice/mortgage-possession.htm

As with the breakdowns by local authority area, the figures are based on the physical location of the property which is the subject of the possession action.

Breakdown by the type of landlord

From the bulletin for the third quarter of 2010 additional breakdowns were included on the numbers of landlord possession actions (under the standard procedure) according to whether brought by a social or private landlords. These are shown at a national level from 1990 onwards for landlord possession claims in Table 3 and landlord possession claims leading to orders in Table 4. Seasonally adjusted figures for these additional breakdowns were shown for the first time in the bulletin for the fourth quarter of 2010.

Breakdown by the type of order

From the bulletin for the second quarter of 2010 additional tabular breakdowns were included showing the proportions of orders/claims leading to an order where the order made was suspended (as opposed to outright). These are only shown at a national level for both mortgage and landlord related possession orders from 1990 onwards.

Change to the definition of the number of possession orders made

From the bulletin for the second quarter of 2009 the ***number of possession claims that lead to an order*** replaced the old ***number of possession orders*** count. The new measure is more accurate, removing the double-counting of instances where a single claim leads to more than one order. It is also a more meaningful measure for the number of homeowners who are subject to court repossession actions.

Figures have been derived under the new counting basis back to 1999. Prior to 1999 the possession orders count is provided on the old basis as it cannot be calculated using the new measure. A comparison of the old and new counts can be found in the table in Annex B.

More information about the new definition can be found in the following documents:

- A technical note inviting user comments published on 15 May 2009:

www.justice.gov.uk/downloads/publications/statistics-and-data/civiljustice/stats-mort-landlord-note.pdf

- A statistical notice announcing the change following the consultation of users published on 4 August 2009:

www.justice.gov.uk/downloads/publications/statistics-and-data/civiljustice/mortgage-landlord-possession-stats-notice.pdf

Local Authority level breakdown

Breakdowns of the numbers of mortgage and landlord possession claims issued and claims leading to orders have been provided by local authority area, as well as by county court from the bulletin for the second quarter of 2009. The former figures are based on the physical location of the property which is the subject of the possession action. Technical upgrades to the Ministry's Management Information System has meant that a complete set of postcode information is now centrally available and was used for producing these statistics.

The local authority area breakdowns are shown in Tables 1A, 1B, 2A and 2B (for more details see Annex A) and thematic maps (see Maps 1 and 2). They are expressed both as absolute counts and the number per 1,000 households. To calculate the latter, household population denominators are taken from the most recent published household population estimates for local authorities in England and Wales, published by the Department for Communities and Local Government and the Welsh Assembly Government respectively. Maps 1 and 2 show the number per 1,000 households in deciles, calculated by sorting the local authorities in ascending order from the lowest number per 1,000 households to the highest and dividing into ten equally sized groups where the lowest group is the 1st decile and the highest group is the 10th decile.

More information about the new local authority breakdown can be found in the published documents listed in the previous subsection.

Introduction of Mortgage Pre-Action Protocol

A Mortgage Pre Action Protocol (MPAP), approved by the Master of the Rolls, for possession claims relating to mortgage or home purchase plan arrears came into effect on 19 November 2008. The protocol applies to mortgage arrears on:

- First charge residential mortgages and home purchase plans regulated by the Financial Service Authority under the Financial Services and Market Act 2000;
- Second charge mortgages for residential property and other secured loans regulated under the Consumer Credit Act 1974 on residential property; and
- Unregulated residential mortgages.

The Protocol gives clear guidance on what the courts expect lenders and borrowers to have done prior to a claim being issued. The main aims of it

were to ensure that the parties act fairly and reasonably with each other in any matters concerning the mortgage arrears, to encourage more pre action contact between lender and borrower and to enable efficient use of the court's time and resources.

The introduction of the MPAP coincided with a fall of around 50 per cent in the daily and weekly numbers of new mortgage repossession claims being issued in the courts as evidenced from administrative records. As orders are typically made (when deemed necessary by a judge) around 8 weeks after claims are issued, the downward impact on the number of mortgage possession claims leading to an order being made was seen in the first quarter of 2009.

It has not been possible to adequately quantify the long term impact of the MPAP. This reflects the lack of a good comparator (although the MPAP was not introduced in Scotland, the big lenders in Scotland also operate south of the border and so lender behaviour is likely to be the same as in England and Wales), and the existence of other factors such as changing economic conditions, other measures introduced shortly after the MPAP, and lenders desire to minimise their losses.

The large fall in mortgage possession actions may have had an impact on the quality of the seasonal adjusted figures. The purpose of seasonal adjustment is to remove the impact of seasonal effects from a time series to give a better view of the overall trend. When there is a large and sudden step change in a series, such as has been seen in the fourth quarter of 2008 for claims and the first quarter of 2009 for claims leading to orders, it is more difficult for seasonal adjustment methodologies to reliably separate trend from seasonal effects. To mitigate against this we have disregarded these large falls by adjusting the series to remove the estimated impact of them when attempting to identify seasonal effects. However seasonal adjustment factors are, by necessity, still being calculated using data from both before and after the large fall. There may be differences in the scale and nature of seasonal effects between these two periods, and errors associated with estimation of the large downward shifts. These may negatively impact on the quality of the seasonal adjustments made, although this is not possible to quantify.

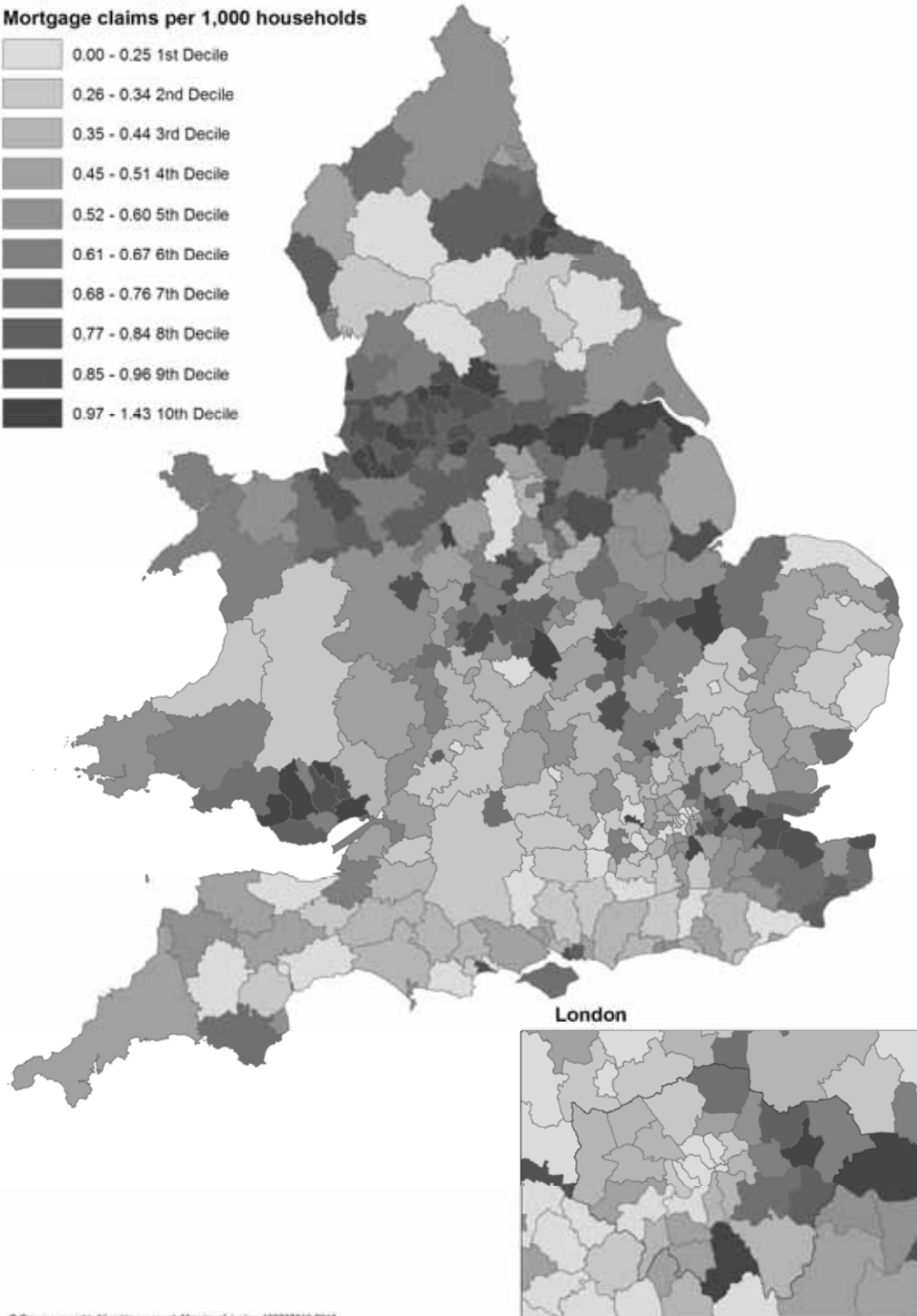
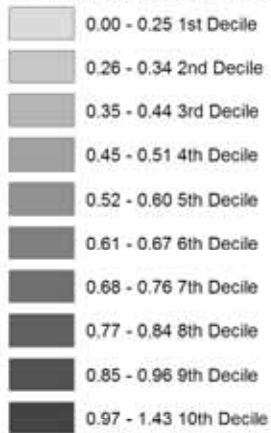
More details about the protocol can be viewed using the link:

www.justice.gov.uk/guidance/courts-and-tribunals/courts/procedure-rules/civil/contents/protocols/prot_mha.htm

Maps

Map 1: Mortgage Possession Claims Issued – 2012 Q2

Mortgage claims per 1,000 households

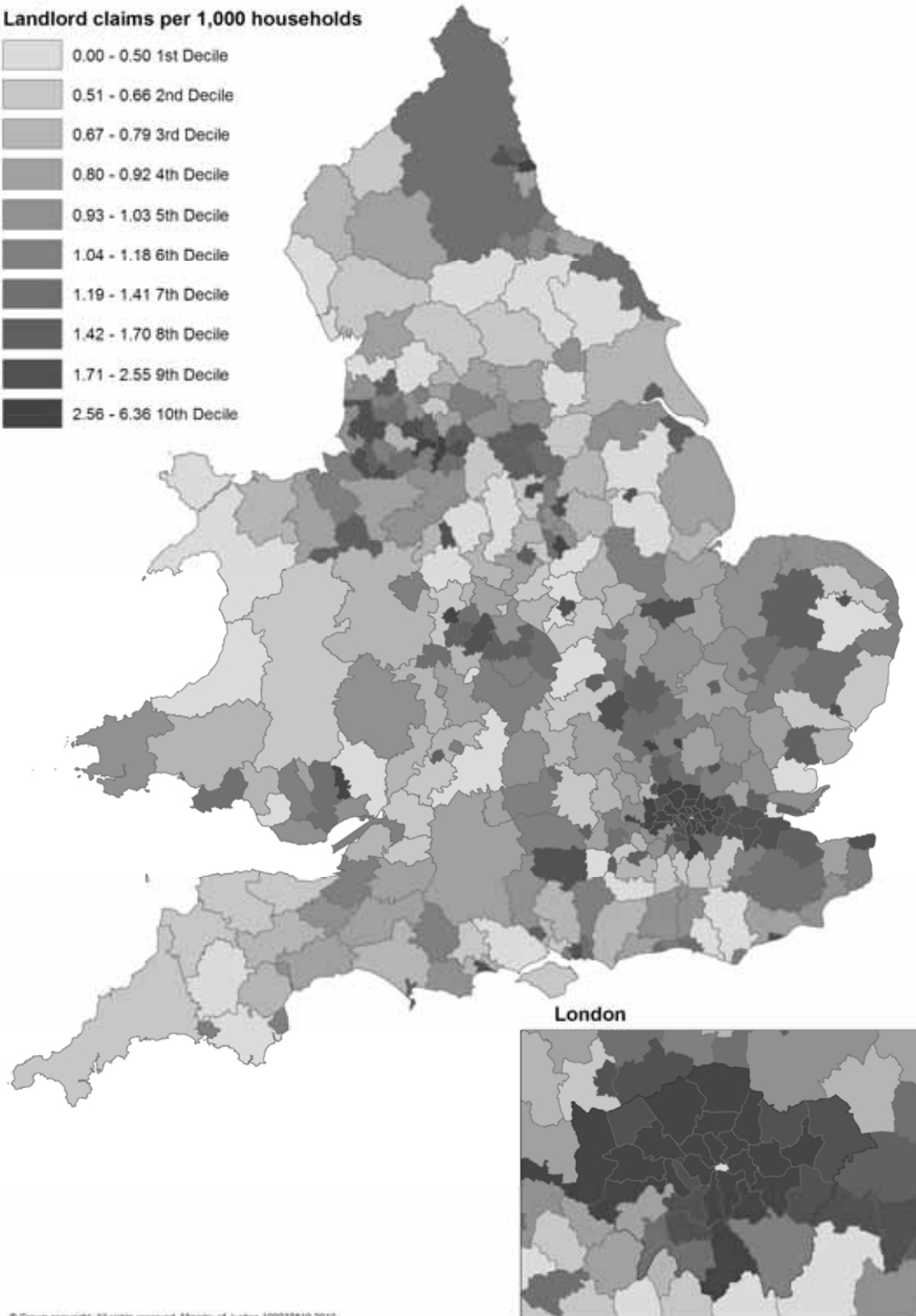
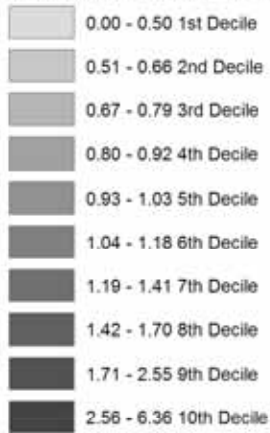


Notes:

1. The number of mortgage possession claims per 1,000 households (including mortgaged and rented) are based on 2008 household estimates for England, published by the Department of Communities and Local Government, and 2010 estimates for Wales, published by the Welsh Assembly.
2. Each decile includes 10% of local authorities (based on the number of mortgage claims) in ascending order from the lowest number per 1,000 households (the 1st decile) to the highest (the 10th decile).

Map 2: Landlord Possession Claims Issued – 2012 Q2

Landlord claims per 1,000 households



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Notes:

1. The number of landlord possession claims per 1,000 households (including mortgaged and rented) are based on 2008 household estimates for England, published by the Department of Communities and Local Government, and 2010 estimates for Wales, published by the Welsh Assembly.
2. Each decile includes 10% of local authorities (based on the number of landlord claims) in ascending order from the lowest number per 1,000 households (the 1st decile) to the highest (the 10th decile).

Annex A: supplementary statistical tables

Supplementary statistical tables to this bulletin are available within a Microsoft Excel file on the Ministry of Justice website at this location:

www.justice.gov.uk/downloads/publications/statistics-and-data/mojstats/mortgage-landlord-possession-stats-tables-q4-2011.xls

Tables within this Microsoft Excel file are:

Table 1 shows the number of mortgage possession actions in the county courts from 1990 onwards, both on a seasonally adjusted and non seasonally adjusted basis.

Table 1A shows the number of mortgage possession claims by local authority on a non seasonally adjusted basis.

Table 1B shows the number of mortgage possession claims leading to an order by local authority on a non seasonally adjusted basis.

Table 1C shows the number of mortgage possession actions by county court on a non seasonally adjusted basis.

Table 2 shows the number of landlord possession actions in the county courts from 1990 onwards, both on a seasonally adjusted and non seasonally adjusted basis.

Table 2A shows the number of landlord possession claims by local authority on a non seasonally adjusted basis.

Table 2B shows the number of landlord possession claims leading to an order by local authority on a non seasonally adjusted basis.

Table 2C shows the number of landlord possession actions by county court on a non seasonally adjusted basis.

Table 3 shows the number of landlord possession claims in the county courts with breakdown by the type of procedure and landlord from 1990 onwards, both on a non seasonally and seasonally adjusted basis.

Table 4 show the number of landlord possession claims leading to orders made in the county courts with breakdown by the type of procedure and landlord from 1990 onwards, both on a non seasonally and seasonally adjusted basis.

In addition, spreadsheets showing local authority level figures from 2000 to the latest quarter and court level figures from 1987 to the latest quarter can be obtained via the following webpage:

www.justice.gov.uk/publications/statistics-and-data/civil-justice/mortgage-possession.htm

Explanatory notes

National Statistics

The United Kingdom Statistics Authority has designated these statistics as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the Code of Practice for Official Statistics.

Designation can be broadly interpreted to mean that the statistics:

- meet identified user needs;
- are well explained and readily accessible;
- are produced according to sound methods, and
- are managed impartially and objectively in the public interest.

Once statistics have been designated as National Statistics it is a statutory requirement that the Code of Practice shall continue to be observed.

Data presented in this bulletin

The figures relate to the numbers of possession ***claims issued*** and ***claims leading to an order being made***. The count of claims leading to an order includes all claims in which the first order, whether outright or suspended, is made during the period.

The mortgage data include all types of lenders, whether local authority or private (e.g. banks and building societies).

The landlord data include all types of landlord, whether social or private sector, and cover actions made using both the standard and accelerated possession procedures. The accelerated possession procedure is used by landlords in relation to assured shorthold tenancies, when the fixed period of tenancy has come to an end. It enables orders to be made by the court solely on the basis of written evidence and without calling the parties to a hearing.

The possession action figures do ***not*** indicate how many houses have actually been repossessed through the courts. Repossessions can occur without a court order being made while not all court orders result in repossession.

- ***Claims Issued***. A claimant begins an action for an order for possession of property by issuing a claim in a county court.
- ***Orders Made***. The court, following a judicial hearing (or judicial involvement in accelerated procedure cases) may grant an order for possession immediately. This entitles the claimant to apply for a warrant to have the defendant evicted. However, even where a warrant for possession is issued, the parties can still negotiate a compromise to prevent eviction. It is also possible that the order is followed by an application to vary/set it aside, which could result in another order

being made. Where more than one order for possession is made in a claim, the count of claims leading to an order being made, to avoid double counting of claims, is based on the date and type of the first order made.

- **Suspended Orders.** Frequently, the court grants the mortgage lender or the landlord possession of the property, but **suspends** the operation of the order which usually requires the defendant to pay the current mortgage or rent instalments plus some of the accrued arrears within a certain defined period. As long as the defendant complies with the terms of the suspension the possession order cannot be enforced.

Revisions

The figures for the latest quarter are provisional, and are therefore liable to revision to take account of any late amendments to the administrative databases from which these statistics are sourced. The standard process for revising the published statistics to account for these late amendments is as follows. An initial revision to the statistics for the latest quarter may be made when the next edition of this bulletin is published. Final figures for this quarter, and for other quarters in the same calendar year, will be published when statistics for the first quarter of the following year are initially released.

Further breakdowns available on request

Local authority statistics are presented in this bulletin, with Westminster Parliamentary Constituency and Ward level statistics for 2011 were published on 8th March 2012 – for more details see page 11. Quarterly possession court actions data are available on request for the following geographies.

- Government Office Regions
- Westminster Parliamentary Constituencies (prior to 2011)
- Urban and Rural classifications
- Outbound Postcodes (e.g. SW1H)

Annual data (prior to 2011) are also available for wards. Data for other geographical areas are not currently available.

Confidentiality

In order to protect the confidentiality of personal and corporate information, the Ministry of Justice operates a disclosure control policy when responding to requests for these sub-national statistics. Counts of less than 8, including zero, are suppressed, while all higher counts are only provided rounded to the nearest 5. Percentage changes between two periods are not provided where there are less than 30 cases in the earlier period. Figures for time periods other than calendar quarters and annual totals will not be provided.

Seasonal adjustment

Seasonally adjusted figures are provided as well as non-seasonally adjusted information, to provide a clearer picture of the underlying behaviour of the data series after removal of seasonal or other calendar influences. The seasonal adjustment models are designed using the software package X12 ARIMA, the standard tool used for this purpose in government statistics. These figures are provided in Tables 1, 2, 3 & 4.

The two sets of figures serve distinctly different purposes. In broad terms, the unadjusted figures are the count of the actual number of possession actions in a given period, while the seasonally-adjusted figures give a better and more meaningful picture of changes over time.

Production process and quality assurance procedures

The statistics on county court possession actions relating to 1999 onwards have been produced using the Ministry's Management Information System (MIS). This is a data warehousing facility drawing data directly from the main administrative system in the county courts, CaseMan, and Possession Claim OnLine (PCOL). PCOL was launched in October 2006 to enable claimants to make possession claims via the internet. Court staff are required to use these systems to record summary details in managing these cases, and they obtain benefits from doing so as for instance the systems make the process of drawing a court order relatively quick and easy. The systems therefore contain accurate and complete details of the incidence and dates of all new claims and orders made in these claims. Statistical quality assurance procedures include the identification and removal of duplicate entries for the same event in a case, and checks that the latest data are consistent with previously obtained data for each county court. The statistics prior to 1999 are manual counts supplied by the county courts each month and are consequently less robust.

Other sources of statistics

Figures showing successful repossessions by county court bailiffs following the making of a court order are published separately on a quarterly basis in the statistical bulletin "Court Statistics Quarterly". The numbers of actual repossessions (including where there is no action by county court bailiffs) are produced by the Financial Services Authority (FSA) and the Council of Mortgage Lenders (CML). The statistics shown for "properties taken into possession" in Figure 2 and Table 1 are published figures from the CML, which is an industry body representing around 94 per cent of the UK residential lending industry. It should be noted that:

- The Ministry statistics on court actions cover England and Wales only. CML statistics cover the whole of the UK.
- CML statistics on actual possessions include properties surrendered voluntarily.
- Given the time lags involved, some of the court orders for the possessions shown by CML may have been granted in earlier time periods.
- Mortgage possessions counted in the CML statistics mainly relate to the non-repayment of loans which are secured as a "first charge" against the property. The large majority of "second charge" lending (any loan secured on a property where a separate first charge loan already exists) falls outside the CML's membership, therefore any resulting repossession will not be counted in their figures.

More details about the differences between mortgage possession data published by the Ministry (in this bulletin), the CML and the Financial Services Authority can be viewed at the link:

www.justice.gov.uk/downloads/publications/statistics-and-data/civiljustice/mortgage-lending-stats-note.pdf

Symbols and conventions

The following symbols have been used throughout the tables in this bulletin:

(p) = Provisional data

(r) = Revised data

Contact points for further information

Current and previous editions of this publication are available for download at

www.justice.gov.uk/publications/statistics-and-data/civil-justice/mortgage-possession.htm

www.justice.gov.uk/publications/statistics-and-data/archive/mortgage-landlord.htm

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

Peter Morris

Tel: 020 3334 3531

Email: peter.morris@justice.gsi.gov.uk

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

Sarah Southerton

Tel: 0303 444 1201

Email: Sarah.Southerton@communities.gsi.gov.uk

Queries on statistics shown for 'Properties taken into possession' and other related statistics should be directed to the Council of Mortgage Lenders' press office on:

Tel: 020 7438 8922

Other enquiries about these statistics should be directed to:

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Justice Statistics Analytical Services

Ministry of Justice

7th Floor

102 Petty France

London SW1H 9AJ

Tel: 020 3334 3737

Email: statistics.enquires@justice.gsi.gov.uk

General enquiries about the statistical work of the Ministry of Justice can be e-mailed to: statistics.enquires@justice.gsi.gov.uk

Other National Statistics publications, and general information about the official statistics system of the UK, are available from www.statistics.gov.uk

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