



# Mortgage and Landlord Possession Statistics in England and Wales, April to June 2017 (Provisional)

## Main points

Since April to June 2016, the number of mortgage possession claims made to 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**



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

**Mortgage: average time (from claim issued to possession action) has increased**



Average time from claim to order has decreased. Time from claim to warrant and **repossession** continues the long term rising trend (to **over 135 weeks, up from 116 weeks** in the previous year (Apr-Jun 2016)).

**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.

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



**93 Local Authorities have no repossessions recorded.**

**Mortgage possession claim rates** are highest in **Blaenau Gwent** with 55 per 100,000 households.

**Mortgage repossession rates** are highest in **South Lakeland** with 23 per 100,000 households.

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



The **highest rates of landlord possession actions are concentrated in London** (8 of 10 highest claim rates and 16 of 20 highest repossession rates).

This publication provides mortgage and landlord possession statistics in April to June 2017, compared to the same quarter the previous year. A data visualisation tool has been introduced to this quarterly edition 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 know at [CAJS@justice.gsi.gov.uk](mailto:CAJS@justice.gsi.gov.uk)

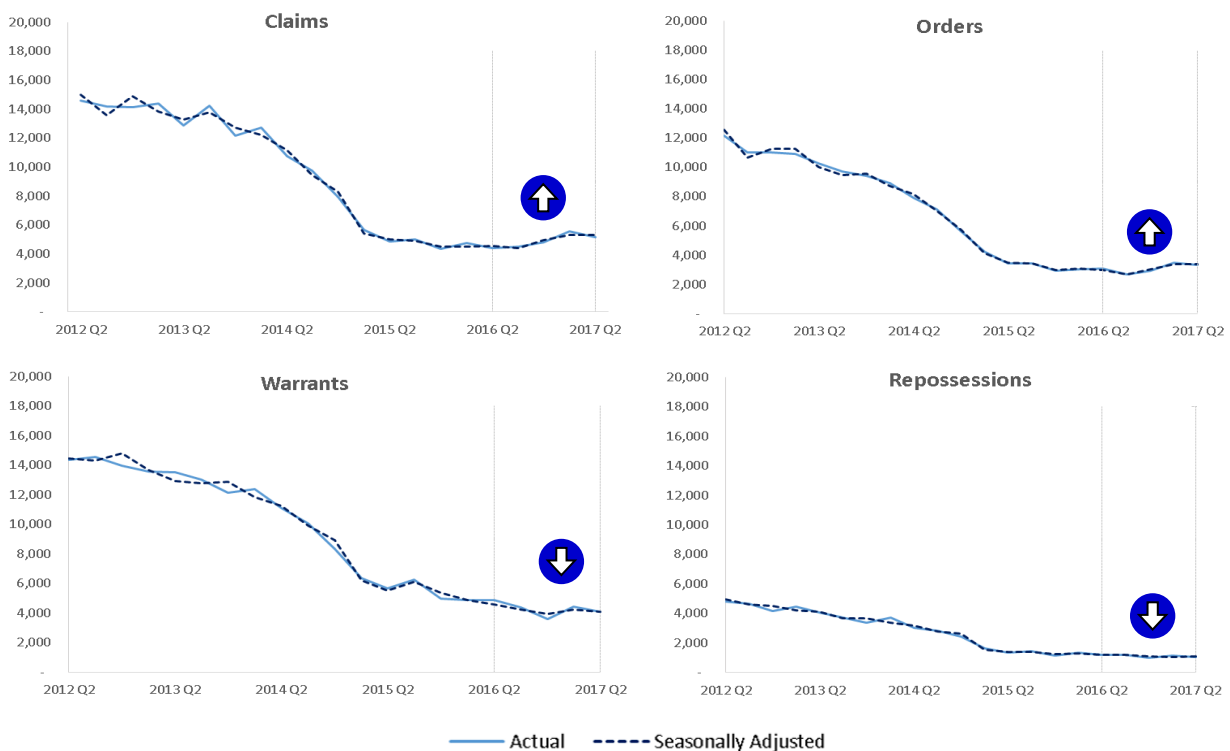
# 1. Overview of Mortgage Possession

## Claims and order possession actions have increased

**Mortgage possession claims** (5,186) and orders for **possession** (3,343), have both increased by 17% and 8% respectively (compared to the same quarter last year). However, while these figures are again an increase on the previous quarters, they remain broadly in line with the recent trend, seen since January to March 2015.

The continuing downward trend seen for **warrants** of possession and **repossessions**, may reflect a time lag of cases progressing through the system.

**Figure 1: Mortgage possession actions (actual and seasonally adjusted) in the county courts of England and Wales, April 2012 to June 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 April to June 2017, claims for possession increased by 17% to 5,186 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. In the most recent quarter, orders have increased by 8% compared to the same quarter in 2016, from 3,101 to 3,343.

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. However, in the most recent year, claims and orders have started to increase. Outer London is the region most driving these trends, with the largest percentage increase in both claims and orders.

## 2. Mortgage Possession Action Timeliness

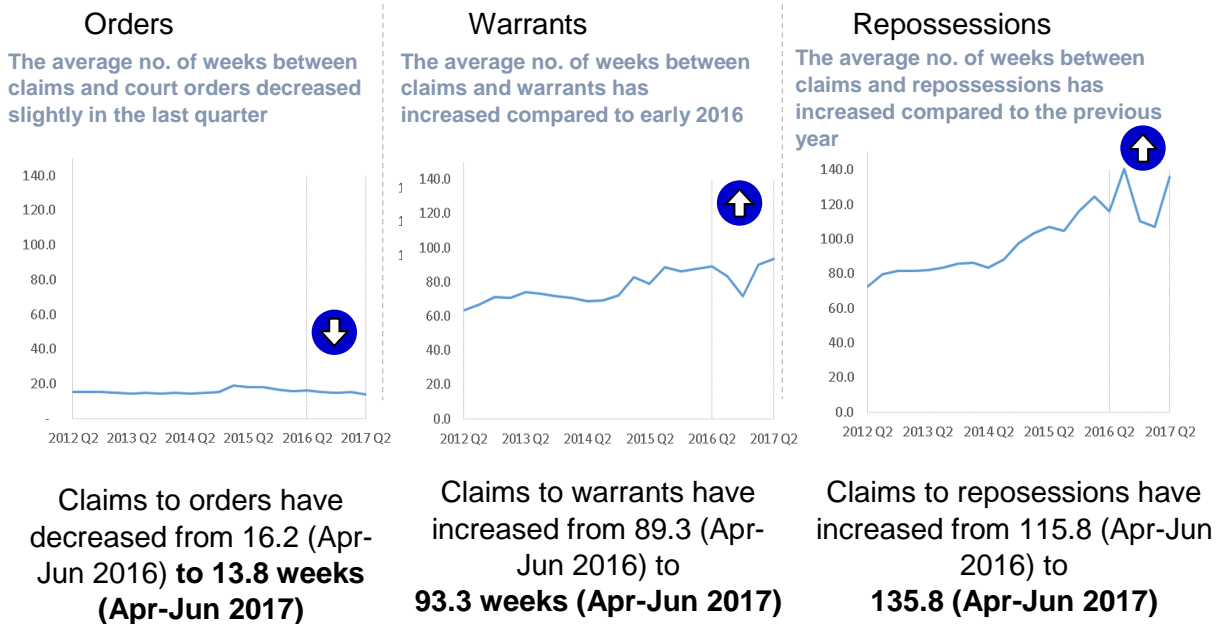
**Average time between claims being issued to possession action has increased.**

The average time for orders to be issued has continued to slowly fall. For issues of warrants, the time taken has increased to the highest level seen for the past 5 years.

Following a decline since the peak of 140.7 weeks in July to September 2016, the time for issue of repossessions has increased again to 135.8 weeks.

**Figure 2: Timeliness of mortgage possession actions, April 2012 to June 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 user, such as the mortgage lender, issuing a warrant of possession.

The 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 2004, where users 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		
	Apr-Jun 2016		Apr-Jun 2017	Apr-Jun 2016		Apr-Jun 2017
<b>Orders</b>	61%	↓	<b>58%</b>	68%	↓	<b>65%</b>
<b>Warrants</b>	15%	↓	<b>14%</b>	36%	↓	<b>32%</b>
<b>Repossessions</b>	6%	↔	<b>6%</b>	19%	↓	<b>17%</b>

Over the last 5 years, 65% of claims received orders of repossession; 32% received warrants, and 17% ended in repossession (by county court bailiff).

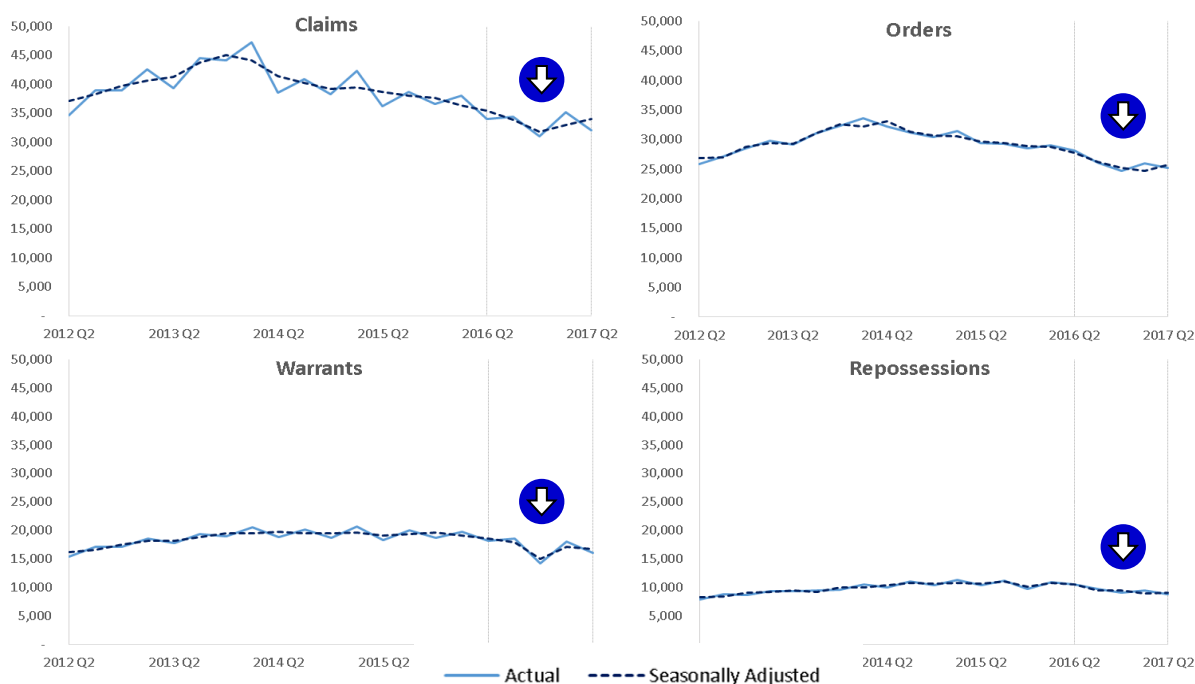
**Overall fewer claims progressed to orders and warrants** both within 6 months of the claim date and over a 5 year period. Whilst repossessions made within 6 months of the claim date have remained at the same level, **fewer cases** progressed to **repossessions over 5 years**.

### 3. Overview of Landlord Possession

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

Landlord possession **claims** (32,077), **orders** for possession (25,195), **warrants** of possession (16,018) and **repossessions** by county court bailiffs (8,819) decreased by 6%, 10%, 12% and 16% respectively (compared to the same quarter last year; Apr-Jun 2016). This is in line with the **downward trend** seen since April to June 2014.

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



Whilst the actual figures show a continuation of the annual downward trend in possession actions since April to June 2014, seasonally adjusted figures for possession claims, orders and repossessions show an increase of 3%, 4% and 2% respectively compared to the previous quarter, whilst warrants have fallen by 3%. Seasonally adjusted figures for possession claims have shown an increase for the past two quarters.

The **majority (59%)** (18,815) of landlord possession claims were **social landlord** claims, **25%** (7,924) were **accelerated** claims and **17%** (5,338) were **private landlord** claims.

**By region, the proportion of landlord claims that are accelerated** range from **10%** in the **North East**, to **37%** (3,197) in **London**. **Private** claims range from **13%** in the **North East**, to **19%** in the **South East**. **Social** claims range from **44%** in **London**, to **78%** in the **North East**.

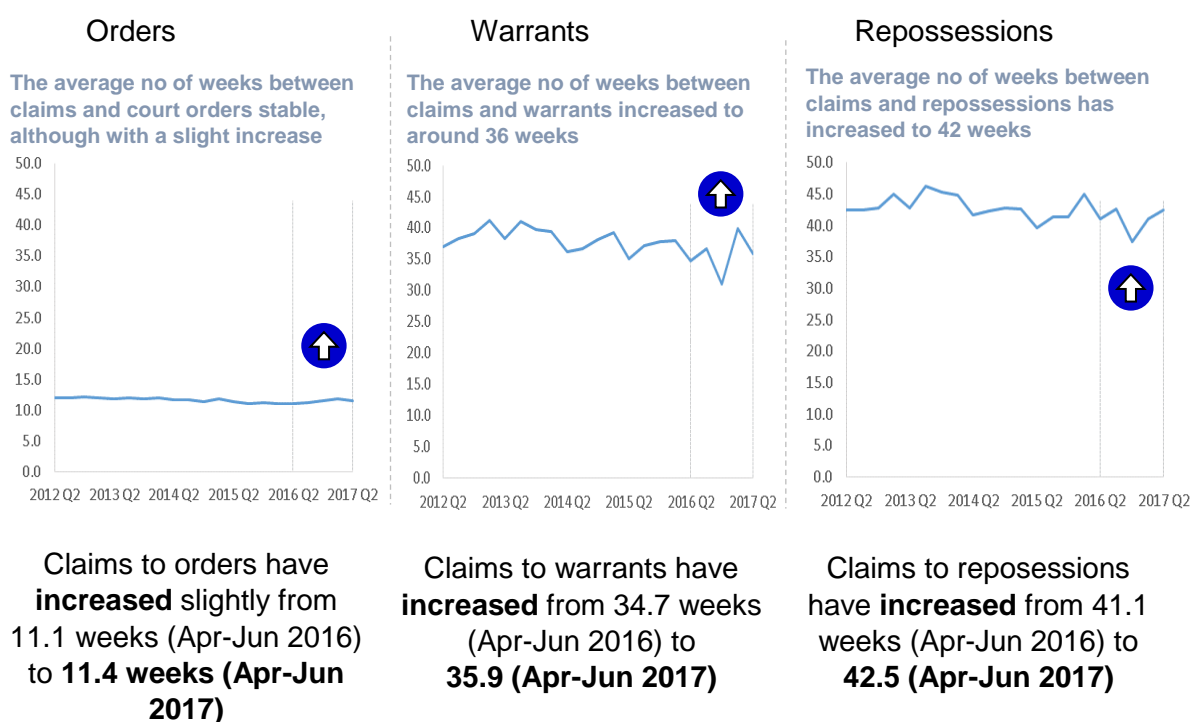
## 4. Landlord Possession Timeliness

### Time taken for Landlord possession claims to order, warrant and repossession have all increased

Since April to June 2016, **there has been a slight increase** in the time taken across all possession actions (however all are stable fluctuations around historic levels; 11 weeks (orders), 36 weeks (warrants) and 43 weeks (repossessions)).

**Figure 5: Timeliness of landlord possession actions, April 2012 to June 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		
	Apr-Jun 2016		Apr-Jun 2017	Apr-Jun 2016		Apr-Jun 2017
<b>Orders</b>	67%	↑	<b>68%</b>	74%	↑	<b>75%</b>
<b>Warrants</b>	23%	↑	<b>24%</b>	40%	↔	<b>40%</b>
<b>Repossessions</b>	12%	↑	<b>13%</b>	24%	↑	<b>25%</b>

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** in April to June 2017 compared with the same period last year, in the initial 6 months from the date of claim. Over the 5 year period, there was an increase for orders and repossessions, but warrants remained stable.

## 5. Regional Possession Claims

**Mortgage** possession claim rates were highest in **Blaenau Gwent** and **Barrow-in-Furness** (55 and 52 per 100,000 household respectively).

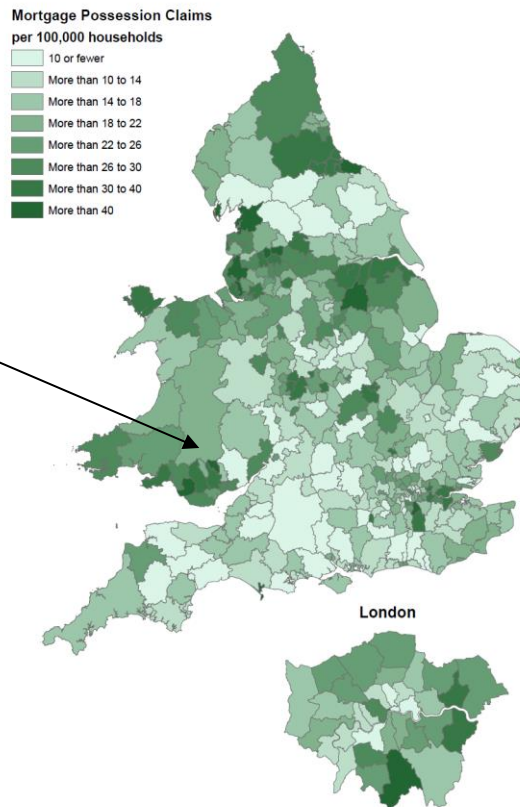
**Landlord** possession claim rates were highly concentrated in **London**, with 8 of the 10 highest rates. **Newham** had the highest rate (382 per 100,000 household).

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

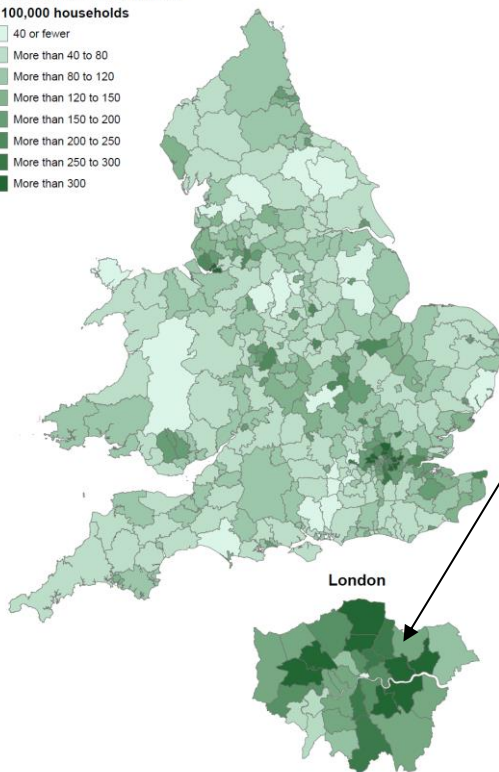
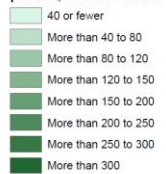
### Mortgage

The number of mortgage possession claims per 100,000 households by local authority ranged from **2** in **Waverley**, to **55** in **Blaenau Gwent**.

The Isles of Scilly, Hart, South Northamptonshire and the City of London had no mortgage possession claims.



### Landlord Possession Claims per 100,000 households



### Landlord

**Wokingham** showed the lowest rate of landlord possession claims (22 per 100,000 households) whilst **Newham** showed the highest (382 per 100,000 households).

The Isles of Scilly had no landlord possession claims.

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

In addition to London boroughs, **Halton** and **Harlow** had the highest rates, with 303 and 296 per 100,000 households respectively.



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

**Mortgage** repossessions are highest in **South Lakeland** with 23 per 100,000 households.

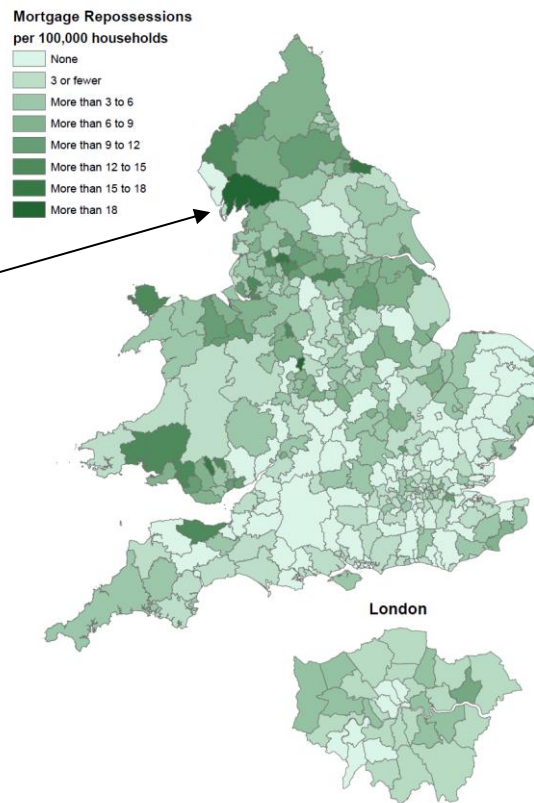
**Landlord** repossessions are concentrated in **London (16 of the 20 highest rates)** and the **East** (3 of the 20 highest rates).

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

### Mortgage

**South Lakeland** had the highest number of mortgage repossessions by county court bailiffs (23 per 100,000 households) in April to June 2017.

**No repossessions** by county court bailiffs were recorded during this period in **93 local authorities**.



### Landlord

**London** local authorities account for **16 of the 20** boroughs, with the **highest rate** of landlord repossessions being in **Newham**, at **259** per 100,000 households, followed by **Barking and Dagenham** and **Waltham Forest** at 172 and 170 per 100,000 households respectively.

There were six local authorities with no landlord repossessions by county court bailiffs in January to March 2017 (Isles of Scilly, Ribble Valley, South Bucks, Derbyshire Dales, Bracknell Forest and Chiltern).



## 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#!/vizhome/MLPdatatool2017Q2/FrontPage](http://public.tableau.com/profile/moj.analysis#!/vizhome/MLPdatatool2017Q2/FrontPage)

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## Contact

Queries about these statistics should be directed to the Justice Statistics Analytical Services, in the Ministry of Justice:

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

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

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**Next update: 9 November 2017**

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

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