



Mortgage and Landlord Possession Statistics in England and Wales, October to December 2016 (Provisional)

Main points

The number of mortgage possession claims made to county courts has increased, however these remain within the broadly level trend seen since October to December 2013. Landlord possession claims continue to fall.

Mortgage possession: claims and orders have increased



Possession **claims** and **orders** have **risen** (compared to the same quarter last year) for the first time since October to December 2013, however the recent trend remains level.

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



The fall in average time to **repossession** breaks the long term rising trend. It has **decreased to just over 2 years** (110 weeks), **down from** 116 weeks in the previous year (Oct-Dec 2015).

All stages of landlord possession actions have decreased



Landlord possession **claims, orders** for possession, **warrants** of possession and **repossessions** by county court bailiffs were **down**, continuing the **long-term downward trend** seen since April to June 2014.

Mortgage possession claims and repossession rates highest in North West England



Mortgage possession claims are highest in **North West** (5 of 10 highest rates).

Mortgage repossessions are highest in **North Lincolnshire** with 19 per 100,000 households. 89 Local Authorities have no repossessions recorded.

Landlord possession claims and repossessions highest in London



Both **landlord possession claims and repossessions** are concentrated in **London** (17 of 20 highest rates).

The remaining three areas being **Manchester, Slough** and **Halton** for possession claims and **Slough, Luton** and **Thanet** for repossessions.

This publication gives mortgage and landlord possession statistics for the latest 12 month period alongside the previous 48 months to provide key trends over the past 5 years. For technical detail refer to the accompanying guide.

We are changing how our quarterly bulletins look, and would welcome any feedback to commentary.champions@justice.gsi.gov.uk

For other feedback related to the content of this publication, please let us know at CAJS@justice.gsi.gov.uk

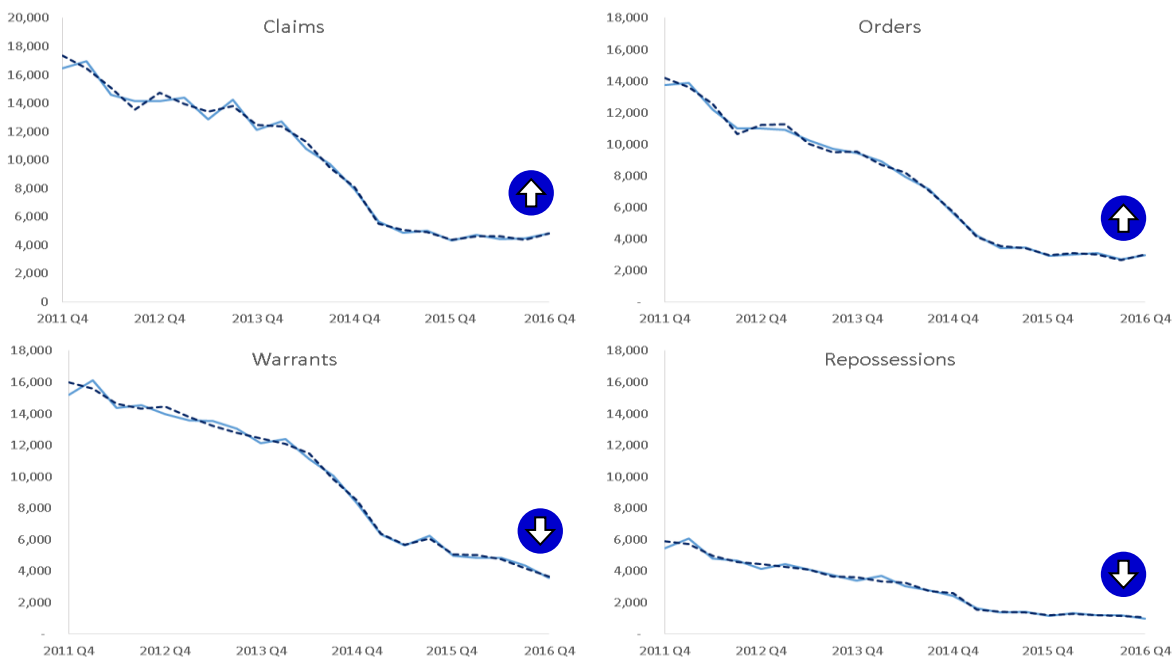
1. Overview of Mortgage Possession

Claims and order possession actions have increased

Mortgage possession claims (4,798) and orders for **possession** (2,963), have both increased by 10% and 1% respectively (compared to the same quarter last year), breaking the **quarterly downward trend**, seen since January to March 2009.

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, October 2011 to December 2016 (Source: Table 10a)



The increase in claims and orders seen in the most recent quarter **may** indicate a **change in trend or a fluctuation** within the recent level trend, this will become clearer with future quarterly bulletins.

Annual figures have all decreased from 2015; claims down 7%, orders down 16%, warrants down 24% and repossessions down 15%. ⬇️

The long term fall in the number of mortgage possession actions since 2008 coincides with **lower interest rates**¹, a proactive approach from lenders in managing consumers in financial difficulties and other **regulations** or **interventions from the government**². It also coincides with a **decrease** in the proportion of **owner-occupier households** and an increase in the proportion of outright-owner households (therefore the population susceptible to mortgage repossessions has reduced over this time period)³.

¹ Rate during reporting period for this bulletin has been at 0.5% and decreased to 0.25% August 2016.

² See Mortgage and Landlord Possession Statistics Supporting Document for further information.

³ www.gov.uk/government/statistics/english-housing-survey-20140to-2015-headline-report Section 1 household tables, table AT1.1

2. Mortgage Possession Action Timeliness

Average time (a claim is issued to possession action) has decreased.

The observed fall in average time breaks the long term rising trend, seen since 2008.

Repossessions have **decreased** to 110.7 weeks from the previous quarter (Jul-Sep 2016) high of 140.7, and the previous year (Oct-Dec 2015) figure of 116.0.

Figure 2: Timeliness of mortgage possession actions, October 2011 to December 2016 (Source: Table 3a)

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



Claims to orders have decreased from 16.7 (Oct-Dec 2015) to **14.9 weeks (Oct-Dec 2016)**

Claims to warrants have decreased from 86.1 (Oct-Dec 2015) to **71.3 weeks (Oct-Dec 2016)**

Claims to repossessions have decreased from 116.0 (Oct-Dec 2015) to **110.7 (Oct-Dec 2016)**

Percentage (cumulative) of mortgage claims that reach each stage (by number of quarters since claim was submitted) (Source: Table 3b)

	In initial 6 months (first two quarters)		In last 5 years	
	Oct-Dec 2015	Oct-Dec 2016	Oct-Dec 2015	Oct-Dec 2016
Orders	58%	59%	65%	66%
Warrants	16%	15%	37%	34%
Repossessions	7%	6%	20%	18%

Over the last 5 years, 66% of claims received orders of repossession; 34% received warrants, and nearly 18% ended in repossession (by county court bailiff).

There is an increased number of claims that progress to orders within the initial 3-6 months.

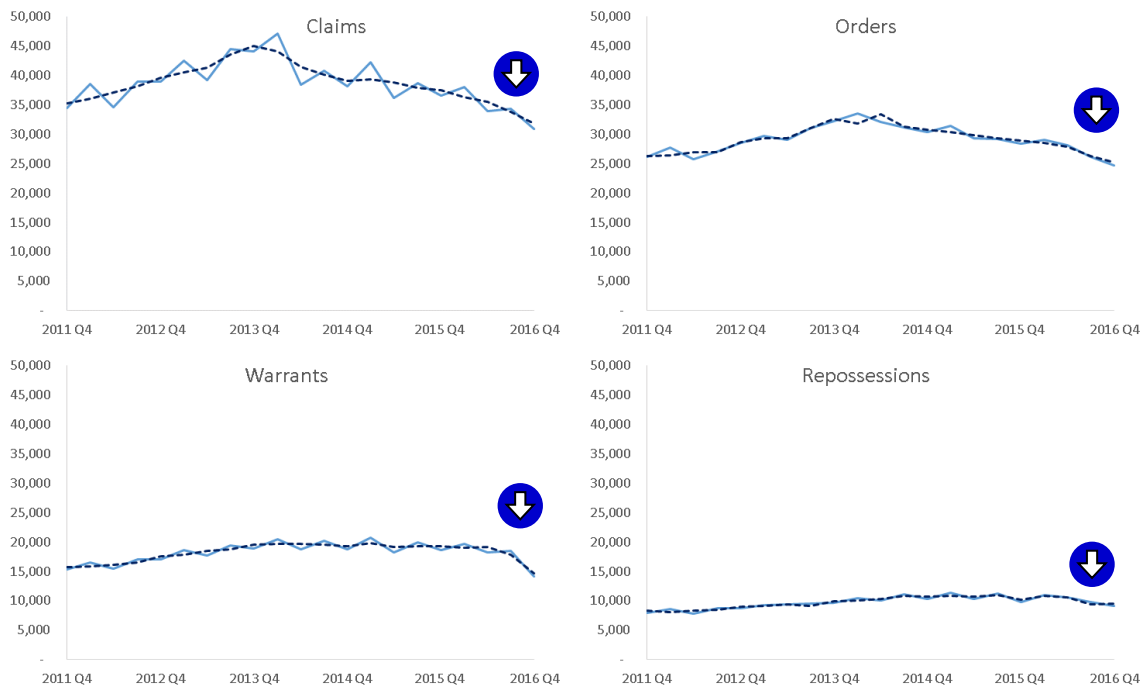
Less claims have progressed to warrants and repossessions in the initial 3-6 months, with **less cases overall** progressing to **warrants or repossessions over 5 years**.

3. Overview of Landlord Possession

All stages of landlord possession actions have decreased

Landlord possession **claims** (30,920), **orders** for possession (24,674), **warrants** of possession (14,137) and **repossessions** by county court bailiffs (9,067) were down 16%, 13%, 24% and 7% respectively (compared to the same quarter last year; Oct-Dec 2015). Continuing the **annual downward trend**, seen since April to June 2014.

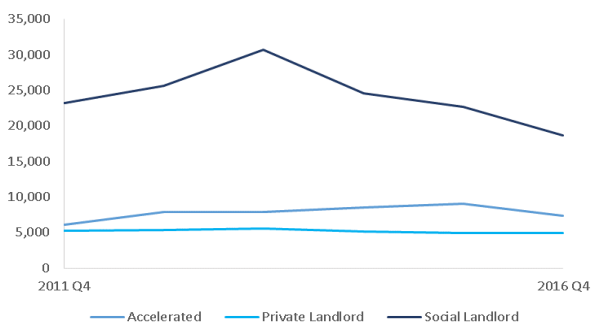
Figure 3: Landlord possession actions (actual and seasonally adjusted) in the county courts of England and Wales, October 2011 to December 2016 (Source: Table 10b)



Annual figures have all decreased from 2015; claims down 11%, orders down 9%, down warrants 9% and repossessions down 6%.



Figure 4.2: Proportion of Social, Private and Accelerated Landlord Claims (Source: Table 7)



The **majority (60%)** of landlord possession claims (18,696) were **social landlord** claims, 7,337 (**24%**) were **accelerated** claims and 4,887 (**16%**) were **private landlord** claims.

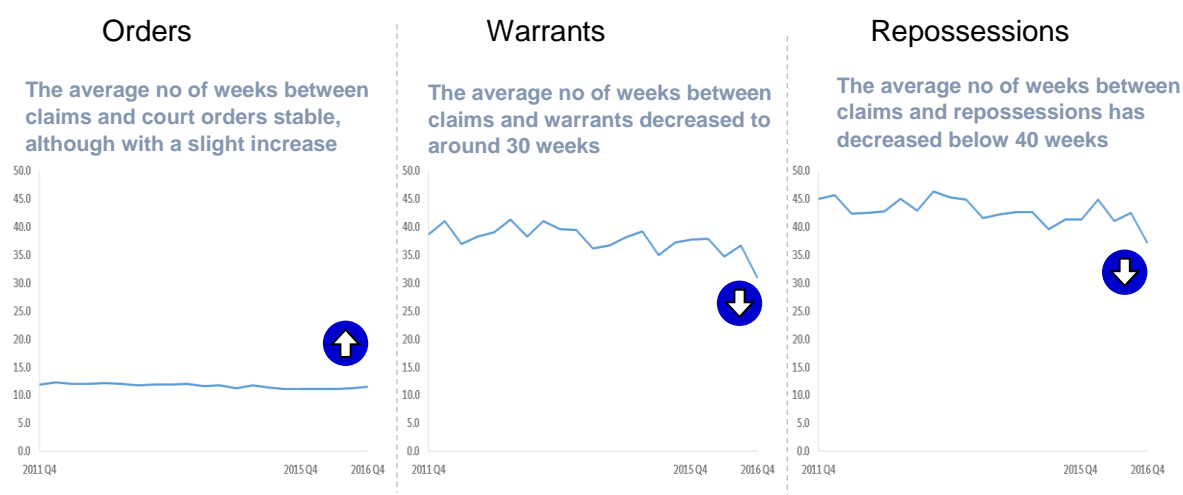
4. Landlord Possession Timeliness

Landlord possession order timeliness has increased, with recent decreases in warrants and repossessions

Slight increase in orders timeliness and decrease in time from claim to warrants and repossessions (this is a drop from observed stable fluctuations of around 38 weeks (warrants) and 43 weeks (repossessions)).

Figure 5: Timeliness of landlord possession actions, October 2011 to December 2016 (Source: Table 6a)

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



Claims to orders have **increased** slightly from 11.1 weeks (Oct-Dec 2015) to **11.5 weeks** (Oct-Dec 2016)

Claims to warrants have **decreased** from 37.8 weeks (Oct-Dec 2015) to **31.0** (Oct-Dec 2016)

Claims to repossessions have **decreased** from 41.4 weeks (Oct-Dec 2015) to **37.3** (Oct-Dec 2016)

Percentage (cumulative) of landlord claims that reach each stage (by number of quarters since claim was submitted) (Source: Table 6b)

	In initial 6 months (first two quarters)		In last 5 years	
	Oct-Dec 2015	Oct-Dec 2016	Oct-Dec 2015	Oct-Dec 2016
Orders	64%	67%	71%	74%
Warrants	23%	24%	40%	40%
Repossessions	12%	12%	25%	25%

Over the last 5 years, 74% of claims received orders of repossession; 40% received warrants, and a quarter ended in repossession.

The proportion of **claims progressing to repossessions** in the initial 3-6months and in the last 5 years, has remained stable.

5. Regional Possession Claims

Possession claims highest in North West and London

Mortgage possession claims highest in **Rossendale** and **Hyndburn** in **North West** (43 and 41 respectively).

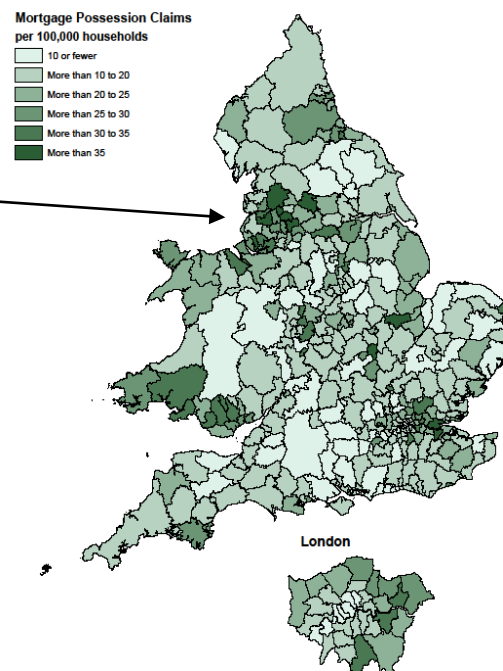
Landlord possession claims are highly concentrated in **London**, with 17 of the 20 highest rates, **Barking and Dagenham** the highest (373 per 100,000 household).

Figure 3: Possession Claims per 100,000 households, October to December 2016
(Source: map.csv; see technical guide)

Mortgage

The number of mortgage possession claims per 100,000 households by local authority **ranged from zero** (in four local authorities; Isles of Scilly, Ryedale, Vale of White Horse and City of London) **to 43**, in **Rossendale**.

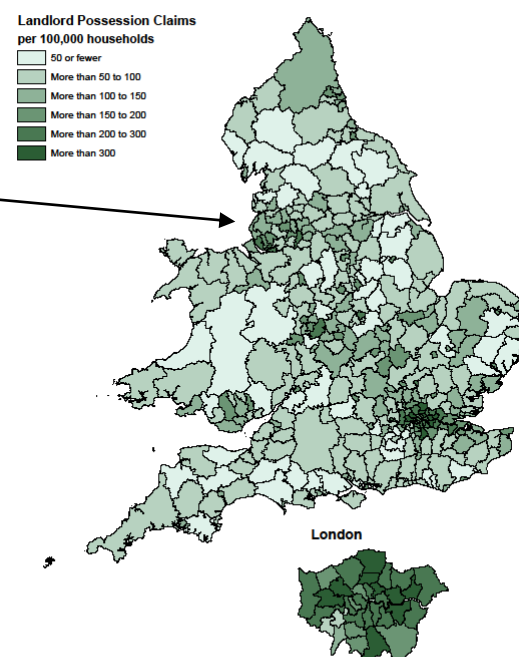
There is concentration of higher rates (over 35 claims per 100,000) in the **North West** (**Rossendale, Hyndburn, Bradford, Chorley, Rochdale and Knowsley**).



Landlord

Ribble Valley (also in the North West) showed the lowest rate of landlord possession claims (12 per 100,000 household) whilst **Barking and Dagenham** showed the highest (373 per 100,000 household).

London boroughs account for **17 of the 20 local authorities** with the **highest rate** of landlord claims.



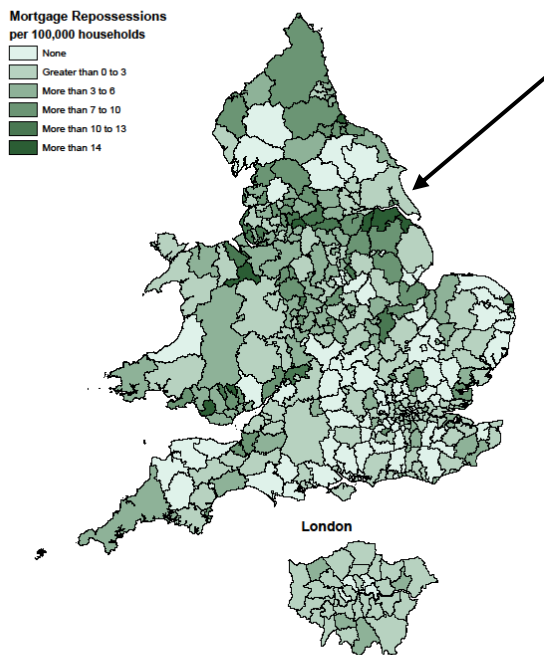
6. Regional Repossessions (by County Court Bailiffs)

Repossessions are highest in Yorkshire, Wales, North East and London

Mortgage repossessions are highest in **North Lincolnshire** with 19 per 100,000 households.

Landlord repossessions are concentrated in **London** (17 of 20 highest rates).

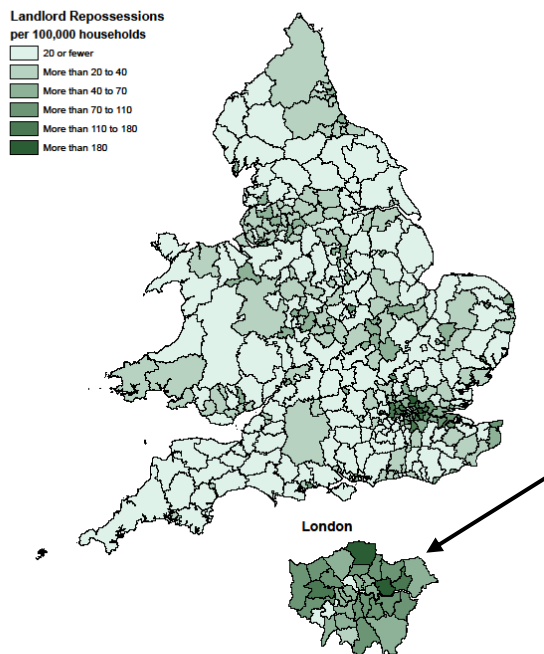
Figure 6: Repossession Claims per 100,000 households, October to December 2016
(Source: map.csv; see technical guide)



Mortgage

North Lincolnshire had the highest number of mortgage repossessions by county court bailiffs per 100,000 households in July to September 2016, at 19.

No repossessions by county court bailiffs were recorded during this period in **89 local authorities**.



Landlord

There were seven local authorities with no landlord repossessions by county court bailiffs in October to December 2016 (**Isles of Scilly, Derbyshire Dales, Torrington, Ribblesdale, Richmondshire, West Somerset and Mole Valley**).

London local authorities account for **17 of the 20** boroughs, with the **highest rate** of landlord repossessions being in **Newham**, at **241** per 100,000 households.

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 technical guide providing further information on how the data is collected and processed, as well as legislation relevant to mortgage possessions and relevant background.
- A set of overview tables, covering key sections of this bulletin.
- CSV files by local authority and county court, with a user's guide.

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



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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

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

Sebastian Walters - email: sebastian.walters@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:

Matthew Gorman - email: Matthew.Gorman@communities.gsi.gov.uk

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URL: www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-october-to-december-2016

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