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Mortgage and Landlord Possession Statistics in England and Wales, April to June 2019 (Provisional)

Main points

<p>Since April to June 2018, all mortgage possession actions have increased</p>		<p>Compared to the same quarter last year, mortgage possession claims have increased by 39%, continuing the initial large increase seen in Oct-Dec 2018. This follows a three-year period of stability (since Jan-Mar 2015).</p>
<p>Mortgage orders, warrants and repossessions have also increased</p>		<p>Mortgage orders, warrants and repossessions by county court bailiffs have also risen by 40%, 34% and 30% respectively, compared to the same quarter last year.</p>
<p>Mortgage median average time (from claim to repossession) has decreased to 36 weeks</p>		<p>Median average time from claim to repossession has decreased to 36 weeks (from 42 weeks in April-Jun 2018), however, it has been variable within a range of 34-56 weeks for the past two years.</p>
<p>Landlord possession actions have all decreased</p>		<p>Landlord possession claims, orders, warrants and repossessions by county court bailiffs have decreased by 9%, 6%, 4% and 10% 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.</p>
<p>Median timeliness for landlord possession actions remains broadly stable</p>		<p>Median landlord possession action timeliness has decreased or remained the same across all stages. Overall the median time taken for a landlord possession claim to reach repossession decreased by 0.1 weeks to 19.6 weeks in Apr-Jun 2019.</p>
<p>Mortgage possession claims and repossession rates remain at low levels</p>		<p>Boston in the East Midlands had the highest overall rate of mortgage repossessions, at 37 per 100,000 households. No repossessions by county court bailiffs were recorded during this period in 65 local authorities</p>
<p>Landlord possession claims and repossessions highest in London</p>		<p>The highest rates of landlord possession actions are concentrated in London (with 9 of the highest 10 claim rates and 7 of the 10 highest repossession rates).</p>

This publication provides mortgage and landlord possession statistics in April to June 2019, 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.

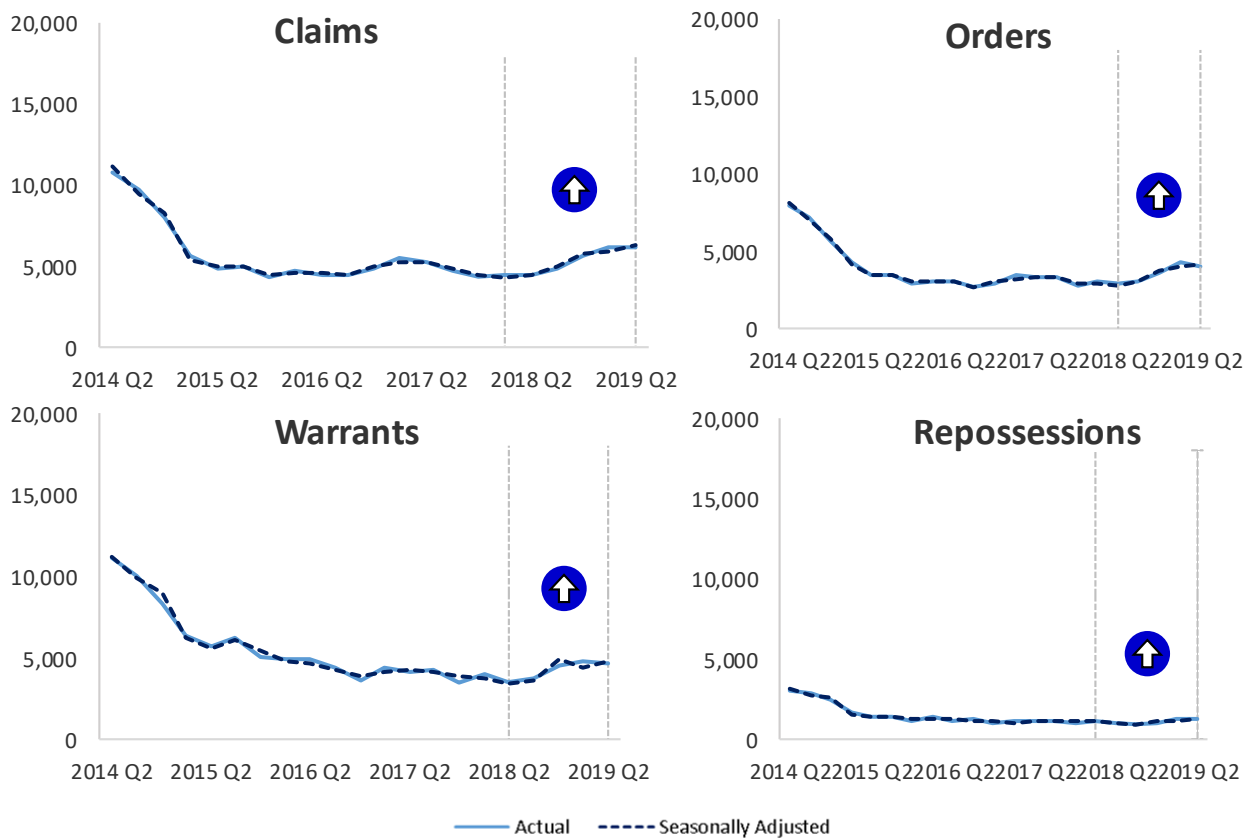
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1. Overview of Mortgage Possession

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

Compared to the same quarter the previous year, all mortgage possession actions have increase. **Mortgage possession claims** (6,179) have **increased by 39%**. Mortgage **orders** for possession (4,007), **warrants** issued (4,692) and **repossessions** (1,245) have also **increased by 40%, 34% and 30%** respectively.

Figure 1: Mortgage possession actions (actual and seasonally adjusted) in the county courts of England and Wales, January 2014 to June 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 (5,643). In the most recent quarter, April to June 2019, there were 6,179 claims for possession; up 39% from the same quarter in 2018. This continues the large increase seen in October to December 2018 (with a 30% increase when compared to the same period the previous year); the highest level since October to December 2014. This has been driven by increases seen by one large mortgage provider.

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 now increased by 40% to 4,007 and warrants have increased by 34% to 4,692 in April to June 2019.

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 April

to June 2019, repossessions increased to 1,245, an increase of 30% 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 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 mirrors that seen in the proportion of owner-occupiers. The recent increase in possession actions has been driven by one large mortgage provider.

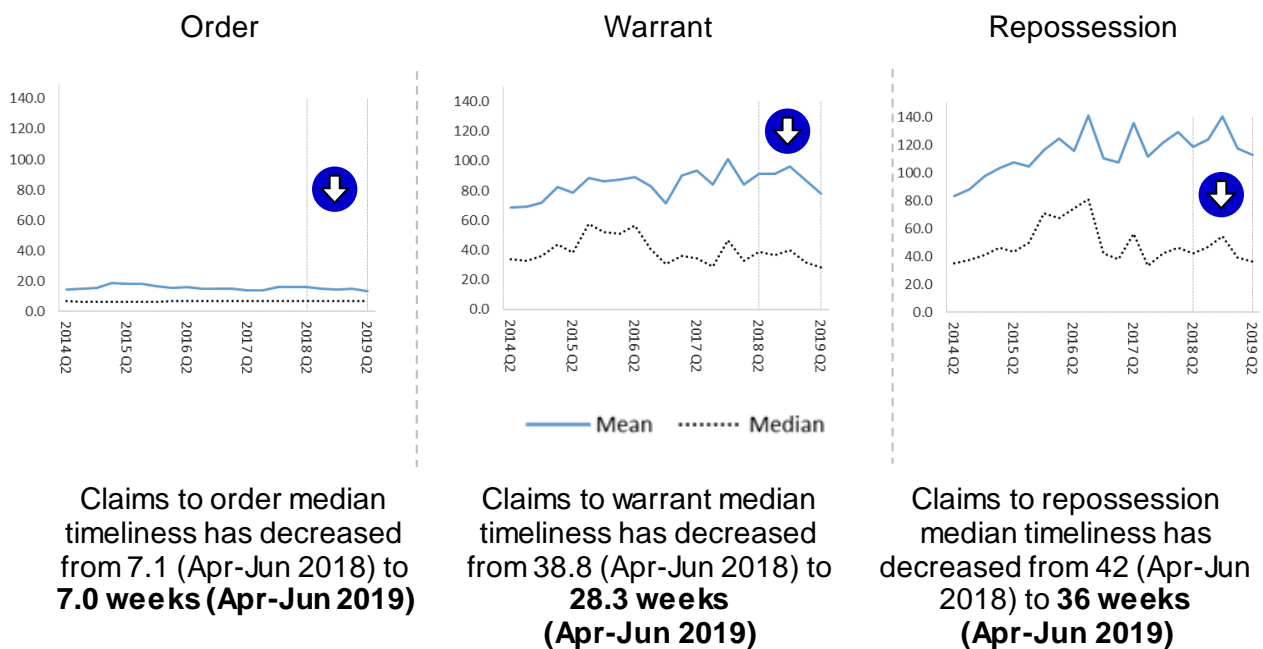
2. Mortgage Possession Action Timeliness

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

The **median** average time from **claim to repossession** has **decreased to 36 weeks** (from 42 weeks in April-Jun 2018), however, it has been variable within a range of 34-56 weeks for the past two years.

Figure 2: Average timeliness of mortgage possession actions, January 2014 to June 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 are 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 inflate the mean average, they have 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 11 weeks to 28 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 20.0 weeks for outright orders and 87.8 weeks for suspended orders, down from 21.9 weeks and 111 weeks on April to June 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		
	Apr-Jun 2018		Apr-Jun 2019	Apr-Jun 2018		Apr-Jun 2019
Orders	56%		56%	63%		64%
Warrants	13%		12%	32%		33%
Repossessions	5%		4%	16%		17%

Over the last 5 years, 64% of claims received orders of repossession; 33% received warrants, and 17% ended in repossession (by 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 April to June 2018.

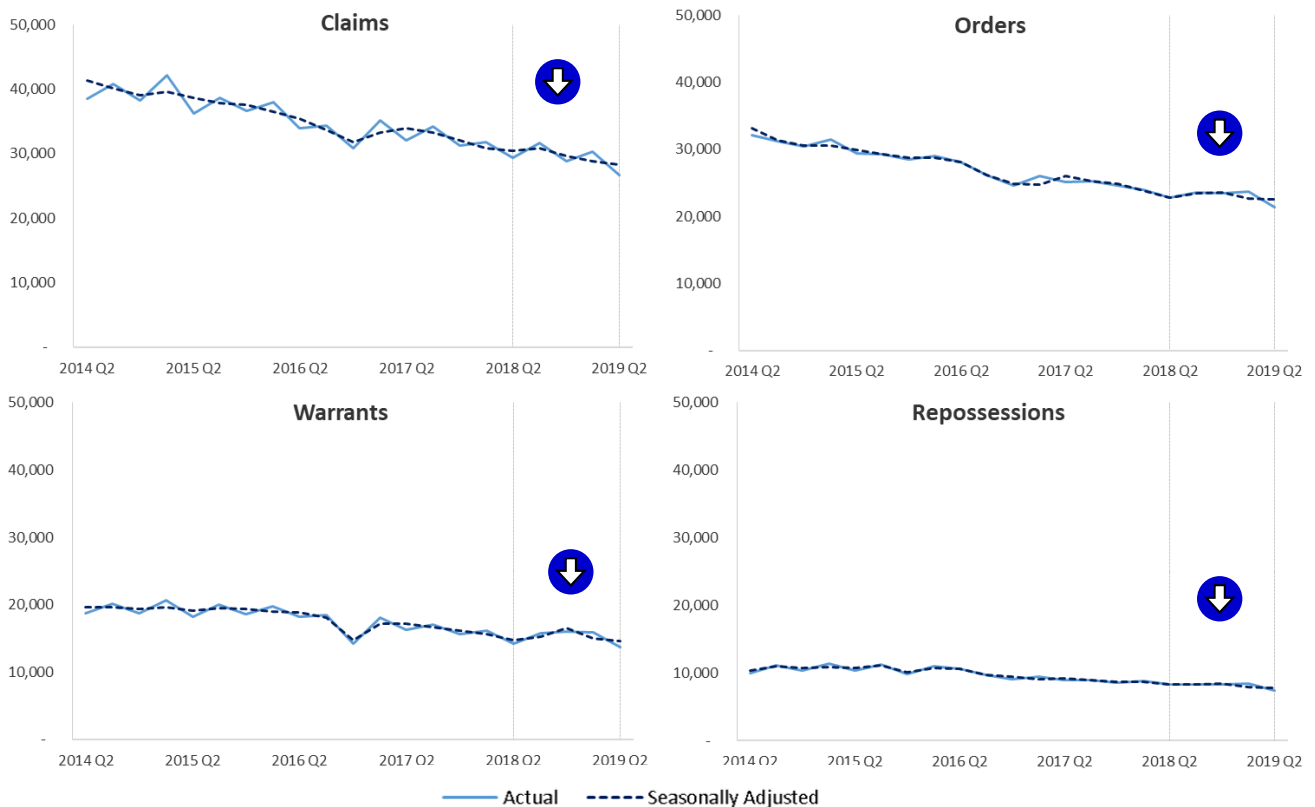
Overall a smaller proportion of claims have progressed to warrants and repossessions within 6 months of the claim date, and a larger proportion of claims have progressed across all stages over a 5-year period.

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 actions **claims** (26,695), **orders** for possession (21,384), **warrants** (13,685) and **repossessions** (7,428) have decreased by 9%, 6%, 4% and 10% respectively.

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



In April to June 2019, the **majority (58%)** (15,584) of all landlord possession claims were **social landlord** claims, **19%** (5,032) were **accelerated** claims and **23%** (6,079) were **private landlord** claims. Since the same quarter last year, the proportion of private landlord claims increased by 2 percentage points (pp), whereas accelerated claims decreased by 2pp and social landlord remained stable.

The fall in landlord possession claims is across all regions, with the largest actual decrease seen in Midland and London courts. There were 6,739 London court claims and 4,598 Midland court claims in April to June 2019, accounting for 25% and 17% of all landlord possession claims respectively. This was a decrease of 9% (from 7,431) for London claims and a decrease of 14% for Midland claims (from 5,333) in April to June 2018.

The 4% decrease in warrants in April to June 2019, when compared to the same period in 2018, was driven by decreases seen in Midlands and South East courts (down 10% and 7%, to 2,401 and 2,499 respectively).

The overall fall in landlord repossessions is mainly driven by the London courts where landlord repossessions fell from 2,581 in April to June 2018 to 1,919 in April to June 2019, down 26%.

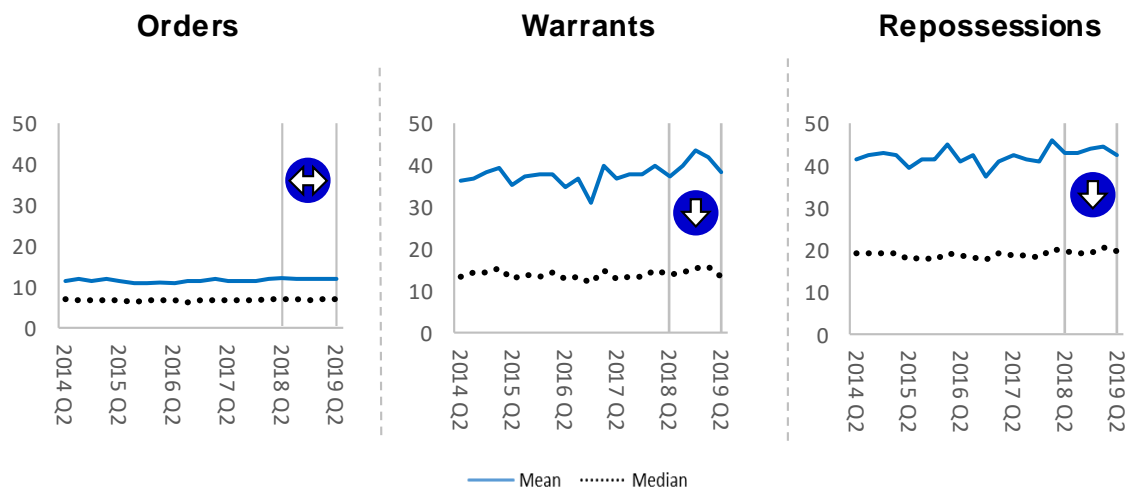
4. Landlord Possession Timeliness

Time taken for all Landlord possession actions have decreased or remained the same.

Whilst median average time has remained the same for orders, warrants and repossessions have decreased slightly. Timeliness for landlord possession actions remains stable across the last five years.

Figure 5: Mean and median average timeliness of landlord possession actions, April to June 2019 (Source: Table 6a)

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



Claims to order median timeliness has **remained the same**, from 7.0 weeks (Apr-Jun 2018) to **7.0 weeks (Apr-Jun 2019)**

Claims to warrant median timeliness has **decreased** from 13.7 weeks (Apr-Jun 2018) to **13.6 weeks (Apr-Jun 2019)**

Claims to repossession median timeliness has **decreased** from 19.7 weeks (Apr-Jun 2018) to **19.6 weeks (Apr-Jun 2019)**

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 April to June 2019, the **median average** time taken for a landlord possession **claim to reach the order stage was 7.0 weeks**. However, this average varied by landlord tenure type. Over the same period accelerated landlord possession cases took 5.3 weeks to progress to order, compared with 7.3 and 7.0 weeks for private landlord and social landlord cases respectively.

From **claim to possession warrant**, the **median average** time taken was **13.6 weeks** - again this varied by tenure type, accelerated and private landlord both took 10.3 weeks, 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 **19.6 weeks** - accelerated cases on average took 18.3 weeks, private landlord took 16.4 weeks, and social landlord 25.7 weeks.

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 2018		Apr-Jun 2019	Apr-Jun 2018		Apr-Jun 2019
Orders	68%	↑	69%	75%	↑	76%
Warrants	25%	↔	25%	40%	↑	41%
Repossessions	13%	↔	13%	25%	↔	25%

Over the last 5 years, 76% of claims progressed to orders of repossession; 41% to warrants, and a quarter (25%) ended in repossession. Over the 5-year period to March 2019, when compared to the 5-year period to March 2018, the proportion of claims reaching each possession stage has slightly **increased or remained the same**.

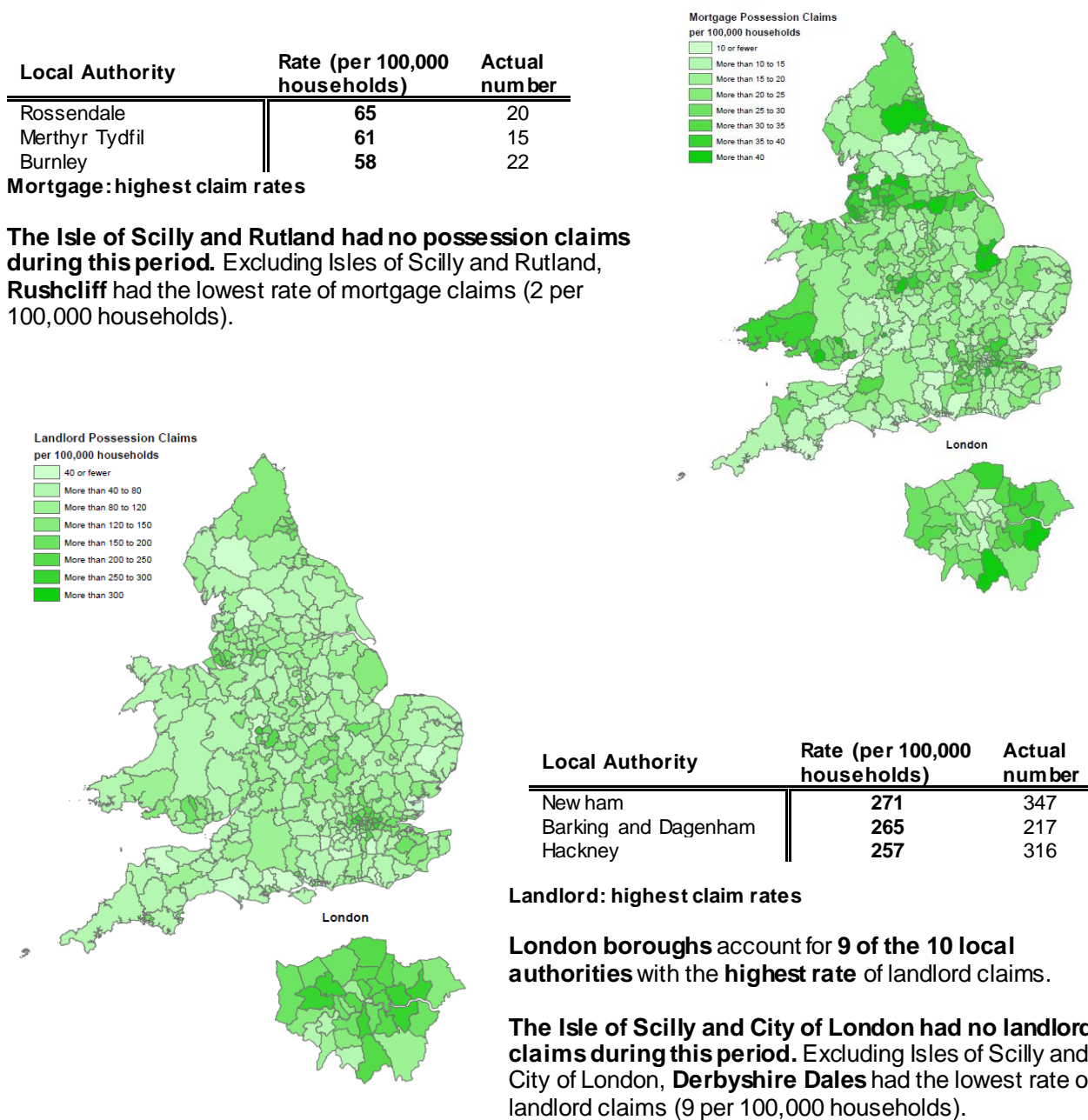
The **proportion** of landlord possession **claims reaching the order stage increased slightly** in the initial 6 months up to April to June 2019 compared with the same period last year, and the proportion of claims reaching **warrant and repossession** stage remained stable over the same period.

5. Regional Possession Claims

Rossendale in the North West had the highest rate of **mortgage** possession claims at 65 per 100,000 households, followed by Merthyr Tydfil in Wales and Burnley in the North West; with 61 and 58 per 100,000.

Landlord possession claim rates were highest in **London**, with 9 of the 10 highest rates occurring in the London region. **Newham** had the highest rate (271 per 100,000 households).

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

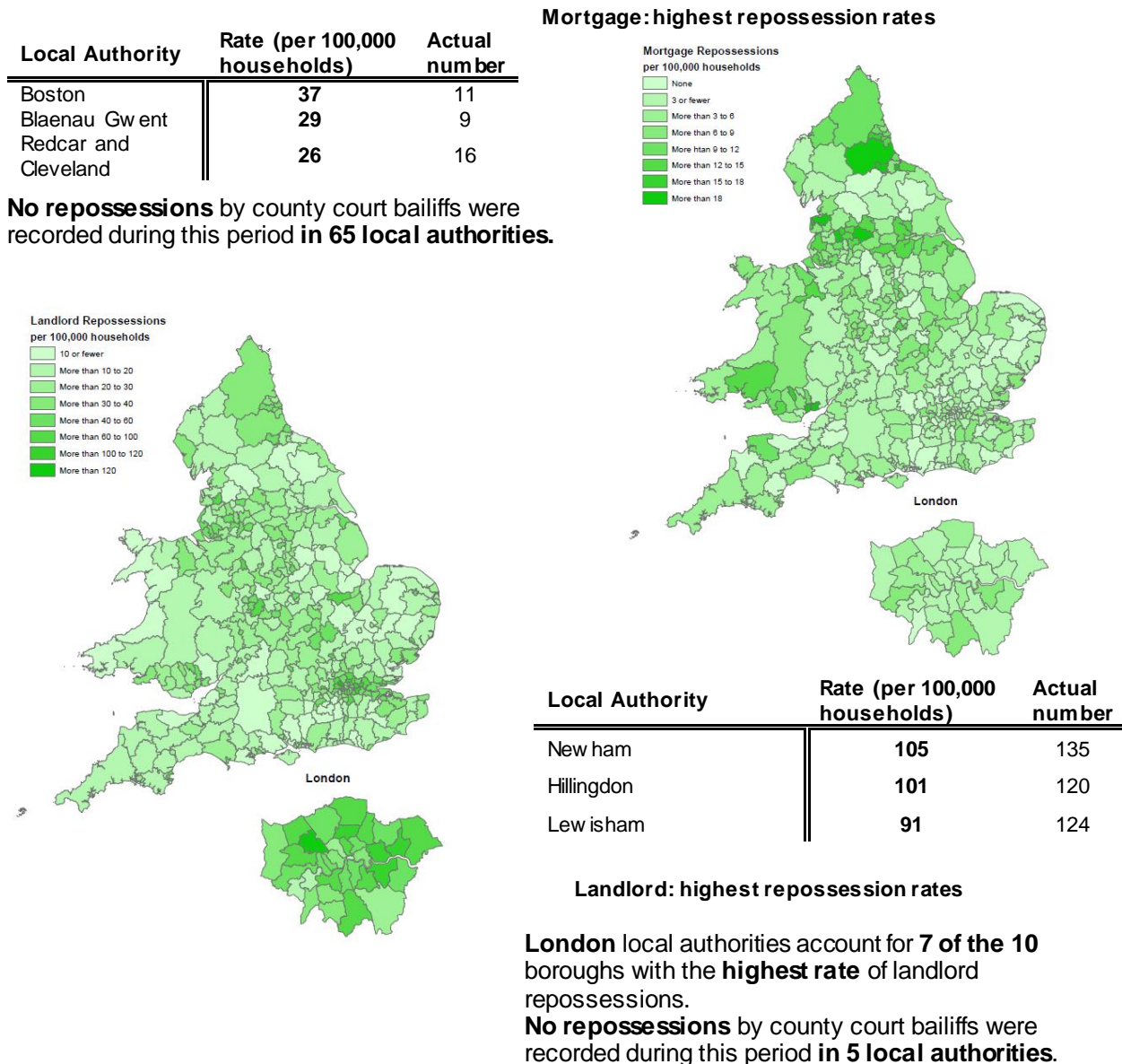


6. Regional Repossessions (by County Court Bailiffs)

Boston in the **East Midlands** had the highest overall rate of mortgage repossessions, at **37 per 100,000** households. **No repossessions** by county court bailiffs were recorded during this period in **65 local authorities**

Landlord repossessions were highest in **Newham** with 105 per 100,000 households. Landlord repossessions were concentrated in **London (7 of the 10 highest rates)**.

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



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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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.

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URL: <https://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-october-to-december-2018>

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