



# Mortgage and Landlord Possession Statistics in England and Wales, January to March 2017 (Provisional)

## Main points

The number of mortgage possession claims made to county courts has increased, however these remain in line with the broad trend seen since January to March 2015. 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), 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 decreased**



The fall in average time to **repossession** breaks the long term rising trend. It has **decreased to just over 2 years** (107 weeks), **down from** 124 weeks in the previous year (Jan-Mar 2016).

**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 continue to remain at low levels**



**79** Local Authorities have **no repossessions recorded**. **Mortgage possession claims** are highest in **Hartlepool** with 62 per 100,000 households. **Mortgage repossessions** are highest in **Torbay** and **Stockton-on-Tees** both with 23 per 100,000 households.

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



Both **landlord possession claims and repossessions** are concentrated in **London** (13 and 15 of 20 highest rates respectively).

This publication provides mortgage and landlord possession statistics in January to March 2017, compared to the same quarter the previous year. For technical detail, please 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](mailto: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](mailto:CAJS@justice.gsi.gov.uk)

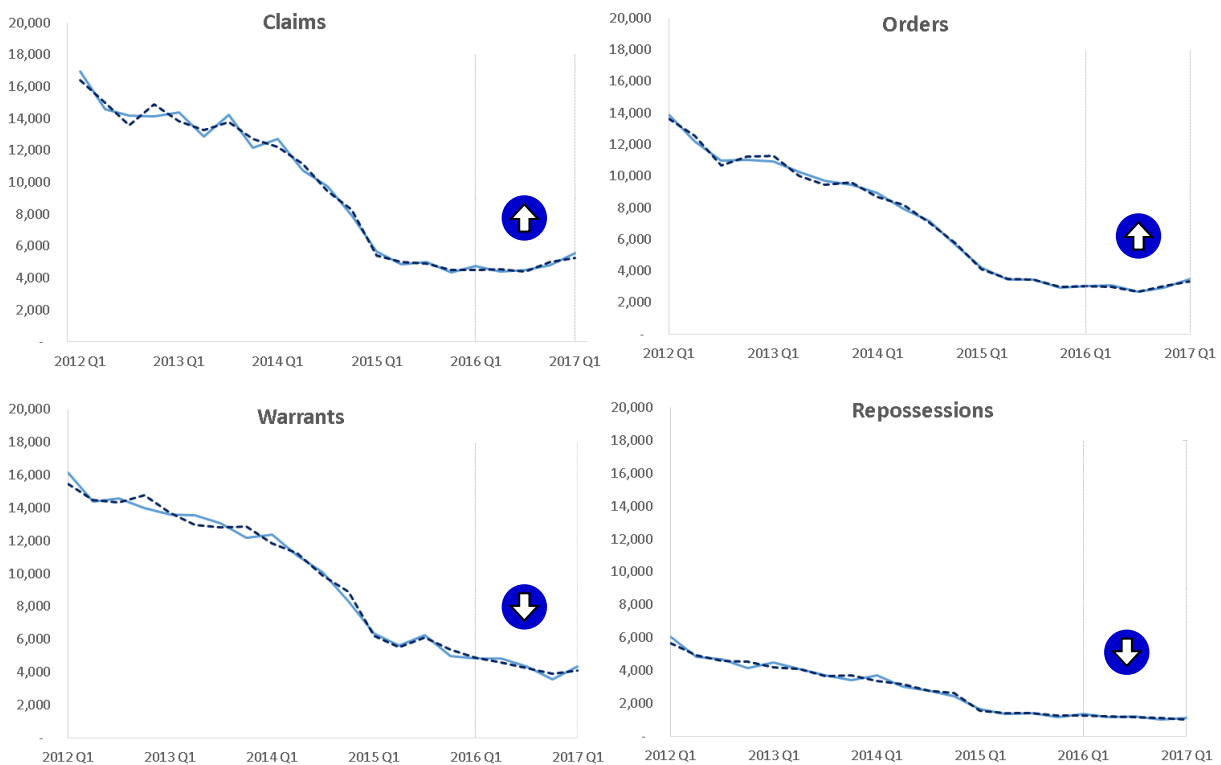
# 1. Overview of Mortgage Possession

## Claims and order possession actions have increased

**Mortgage possession claims** (5,542) and orders for **possession** (3,502), have both increased by 17% and 16% respectively (compared to the same quarter last year). However, these figures are 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, January 2012 to March 2017 (Source: Table 10a)**



Mortgage possession claims fell from a peak of 26,419 in April to June 2009 before stabilising from January to March 2015 (5,643). In January to March 2017, claims for possession increased 17% (compared to the same quarter last year), from 4,739 to 5,542, however this figure is lower than the level seen in January to March 2015 (5,643).

Orders for possession followed a similar trend to mortgage claims, falling from a peak of 13,186 in July to September 2009 to a stable trend from 2015 onwards. In the most recent quarter, orders have increased 16% compared to the same quarter last year, from 3,017 to 3,502. However, they are in line with volumes seen since January to March 2015 (4,224).

## 2. Mortgage Possession Action Timeliness

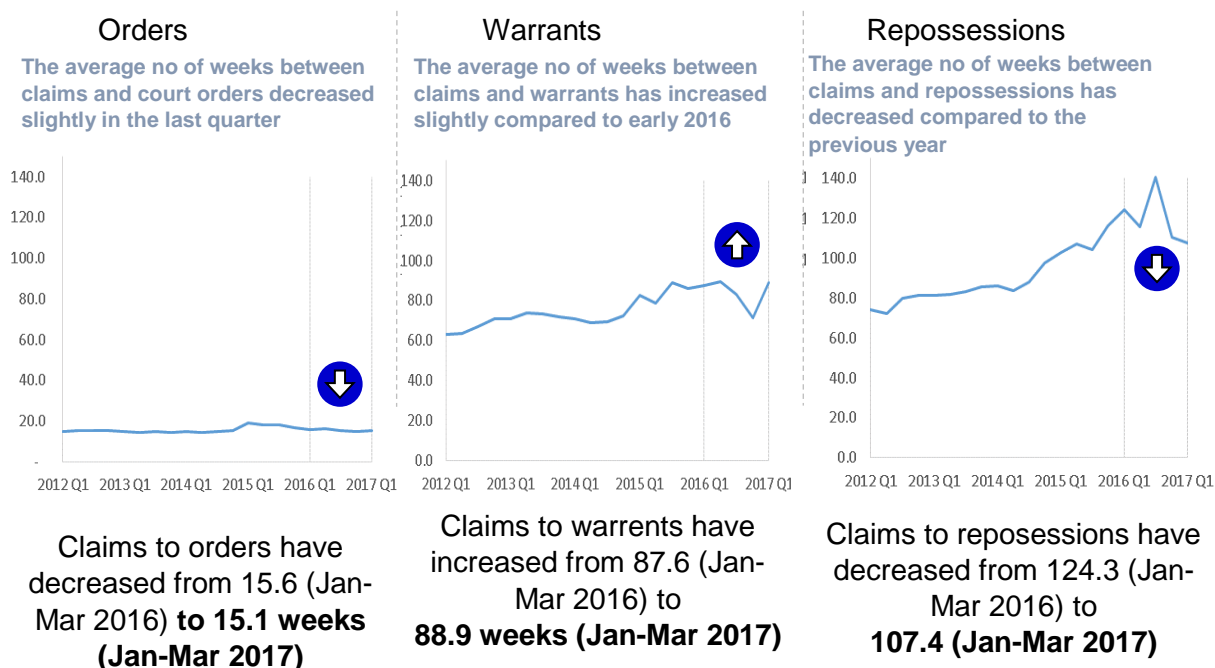
**Average time between a claim being issued to possession action has decreased.**

**Orders** continue to slowly **fall**. **Warrants**, while increasing, **remain stable** at the level seen for the past 2 years.

**Repossessions** have **decreased** to 107.4 weeks from a peak of 140.7 in July to September 2016, and from 124.3 at the same time last year (Jan-Mar 2016).

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

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



**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 years period	
	Jan-Mar 2016	Jan-Mar 2017	Jan-Mar 2016	Jan-Mar 2017
<b>Orders</b>	58%	59%	64%	66%
<b>Warrants</b>	15%	15%	37%	33%
<b>Repossessions</b>	6%	6%	20%	18%

Over the last 5 years, 66% of claims received orders of repossession; 33% received warrants, and 18% ended in repossession (by county court bailiff).

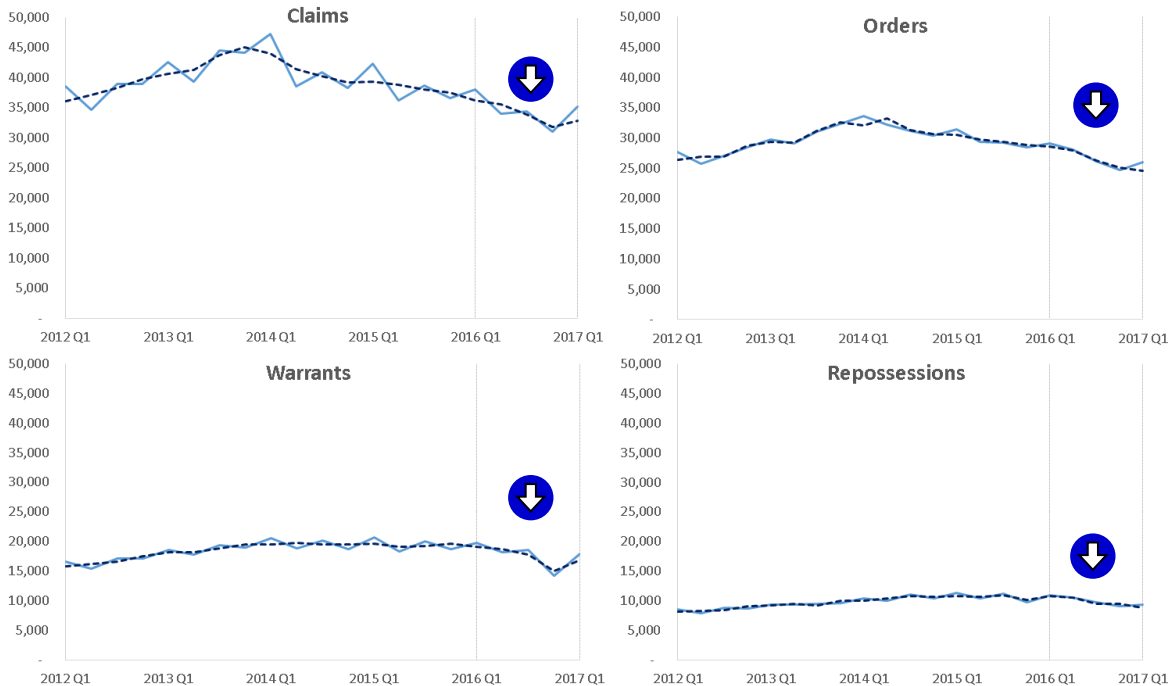
**Slightly more claims progressed to orders** both within 6 months of the claim date and over a 5 year period. Whilst warrants or repossessions made within 6 months of the claim date have remained at the same level, **fewer cases** progressed to **warrants or repossessions over 5 years**.

### 3. Overview of Landlord Possession

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

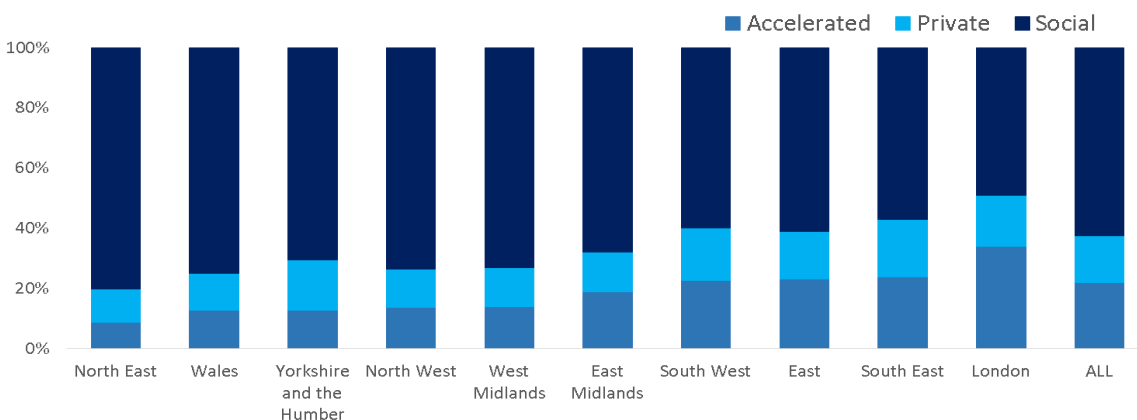
Landlord possession **claims** (35,188), **orders** for possession (26,009), **warrants** of possession (17,936) and **repossessions** by county court bailiffs (9,370) were down 8%, 10%, 9% and 15% respectively (compared to the same quarter last year; Jan-Mar 2016). Continuing the **annual downward trend**, seen since April to June 2014.

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



The **majority (63%)** of landlord possession claims (22,012) were **social landlord** claims, **22% (7,716)** were **accelerated** claims and **16% (5,460)** were **private landlord** claims.

**Figure 5: Proportion of Social, Private and Accelerated Landlord Claims, January to March 2017 (Source: Table 7 & LA.CSV)**



**By region, the proportion of claims that are accelerated range from 9% in the North East, to 34% (3,283) in London. Private claims range from 11% in the North East, to 19% in the South East. Social claims range from 49% in London, to 80% in the North East.**

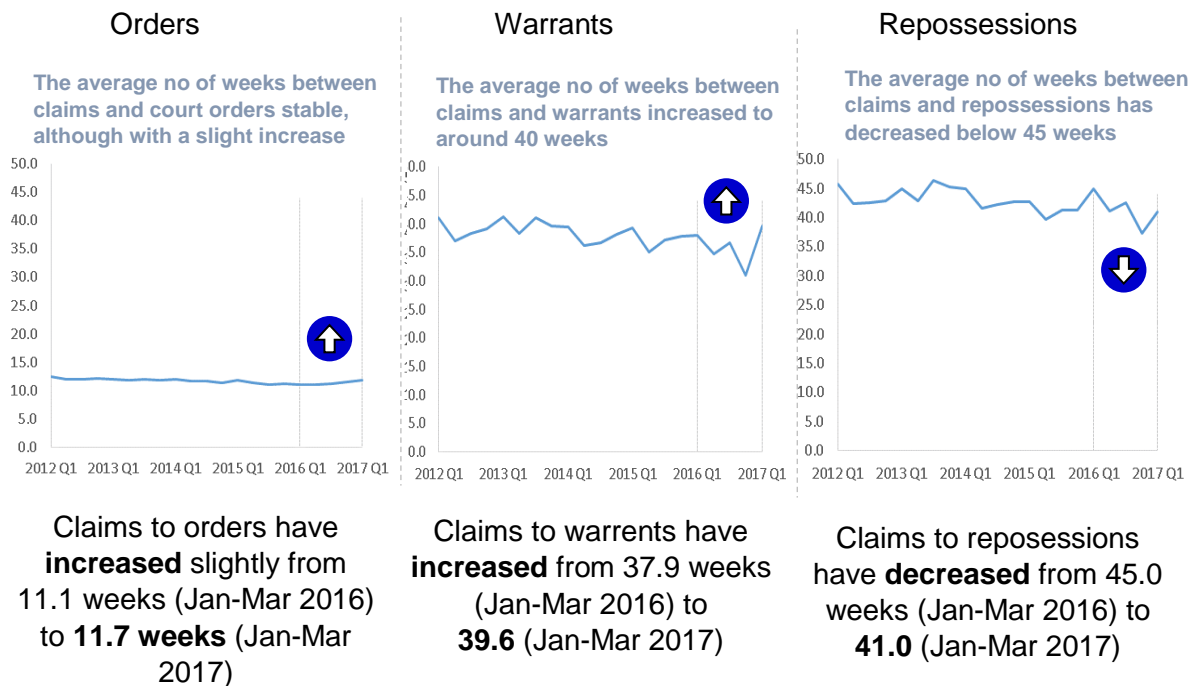
## 4. Landlord Possession Timeliness

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

Slight increase in orders and warrant timeliness and decrease in time from claim to repossessions (this is a return to fluctuations of around 40 weeks (warrants) and 43 weeks (repossessions)).

**Figure 6: Timeliness of landlord possession actions, January 2012 to March 2017**  
(Source: Table 6a)

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



**Figure 7: 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 years period		
	Jan-Mar 2016		Jan-Mar 2017	Jan-Mar 2016		Jan-Mar 2017
<b>Orders</b>	64%	↑	<b>67%</b>	71%	↑	<b>74%</b>
<b>Warrants</b>	23%	↑	<b>24%</b>	39%	↑	<b>40%</b>
<b>Repossessions</b>	12%	↑	<b>13%</b>	23%	↑	<b>25%</b>

Over the last 5 years, 74% 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 January to March 2017 compared with the same period last year, both in the initial 6 months from the date of claim and over the 5 year period.

## 5. Regional Possession Claims

### Possession claims highest in Hartlepool, Newport and North East London boroughs

Mortgage possession claims highest in **Hartlepool** and **Newport** (62 and 52 per 100,000 household respectively).

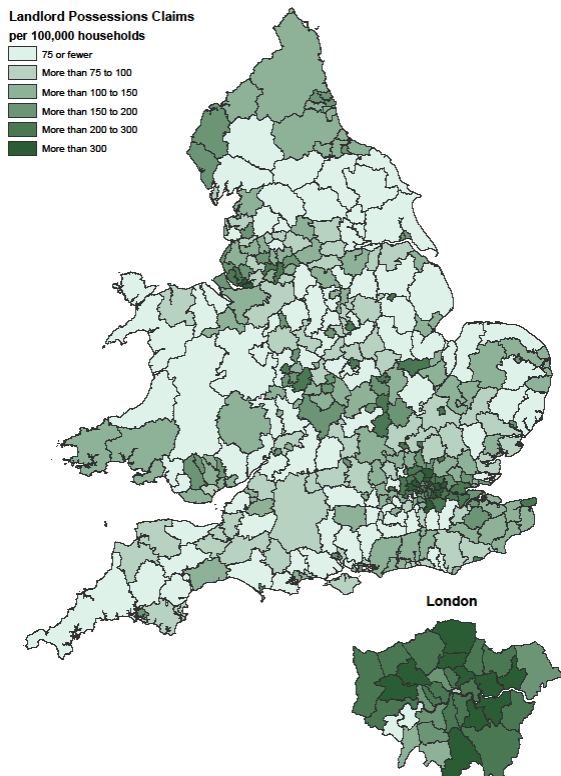
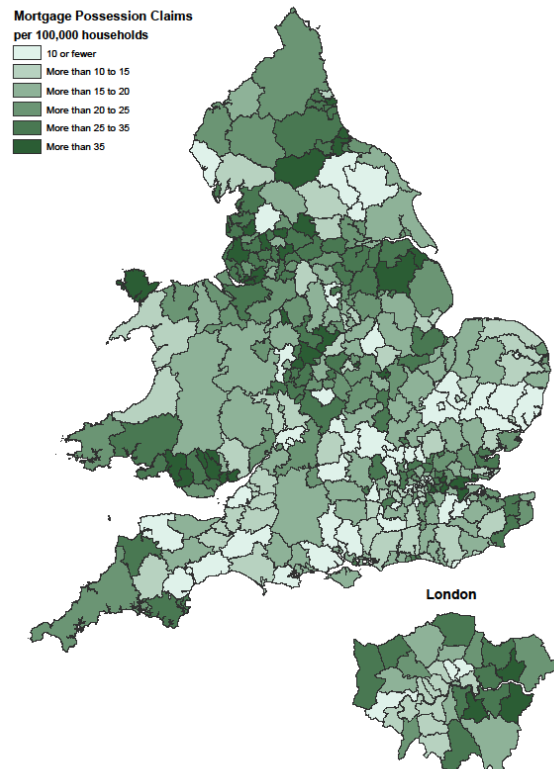
Landlord possession claims are highly concentrated in **London**, with 9 of the 10 highest rates, **Barking and Dagenham** the highest (496 per 100,000 household).

**Figure 8: Possession Claims per 100,000 households, January to March 2017**  
(Source: map.csv; see supporting guide)

### Mortgage

The number of mortgage possession claims per 100,000 households by local authority ranged from 3 in **Babergh**, to 62 in **Hartlepool**.

The Isles of Scilly had no mortgage possession claims.



### Landlord

**Powys** showed the lowest rate of landlord possession claims (27 per 100,000 households) whilst **Barking and Dagenham** showed the highest (496 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.

In addition to London boroughs, **Halton** had the highest rate, with 345 per 100,000 households.

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

### Repossessions are highest in South East and London

Mortgage repossessions are highest in **Stockton-on-Tees** and **Torbay** both with 23 per 100,000 households.

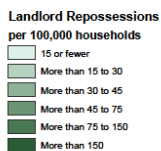
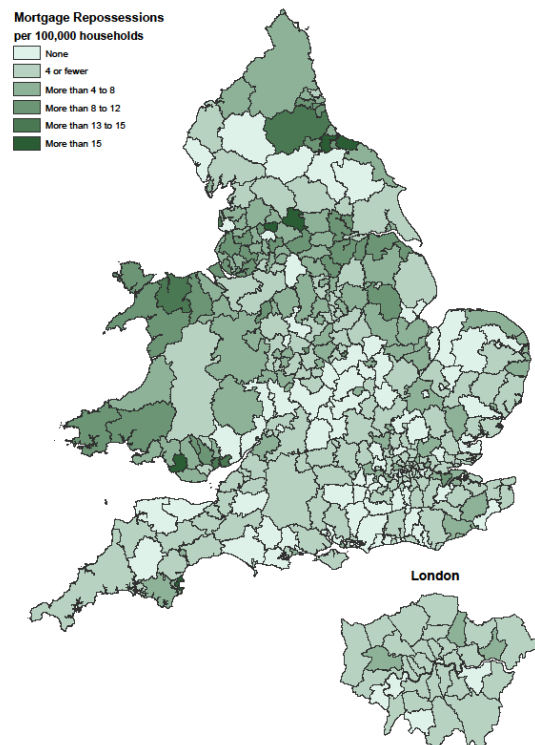
Landlord repossessions are concentrated in **London** and the **South East** (15 and 5 of 20 highest rates, respectively).

**Figure 9: Repossession Claims per 100,000 households, October to December 2016**  
(Source: map.csv; see technical guide)

### Mortgage

**Stockton-on-Tees** and **Torbay** had the highest number of mortgage repossessions by country court bailiffs per 100,000 households in January to March 2017, both at 23.

**No repossessions** by country court bailiffs were recorded during this period in **79 local authorities**.



### Landlord

There were five local authorities with no landlord repossessions by county court bailiffs in January to March 2017 (**Isles of Scilly, Ribble Valley, South Bucks, City of London and Maldon**).

**London** local authorities account for **15 of the 20** boroughs, with the **highest rate** of landlord repossessions being in **Newham**, at **233** per 100,000 households.

The remaining five local authorities were all from the South East region.



## 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 relevant background.
- A set of overview tables, covering key sections of this bulletin.
- CSV files giving the map data and breakdown of key figures by local authority and county court.



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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: 10 August 2017**

**URL:** <https://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-january-to-march-2017>

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