

3 November 2006

276/06

STATISTICS ON MORTGAGE AND LANDLORD POSSESSION ACTIONS IN THE COUNTY COURTS – THIRD QUARTER 2006

The Department for Constitutional Affairs today publishes figures for mortgage and landlord possession actions in the county courts of England and Wales for the third quarter of 2006.

The figures report how many possession proceedings have been issued, and how many orders for possession have been made by the county courts. Since many of the orders made will not have been enforced these figures do not reflect how many properties have been taken into possession. Figures on properties being taken into possession are published twice a year by the Council of Mortgage Lenders and are included in Table 1a. Further information can also be found on their website (www.cml.org.uk).

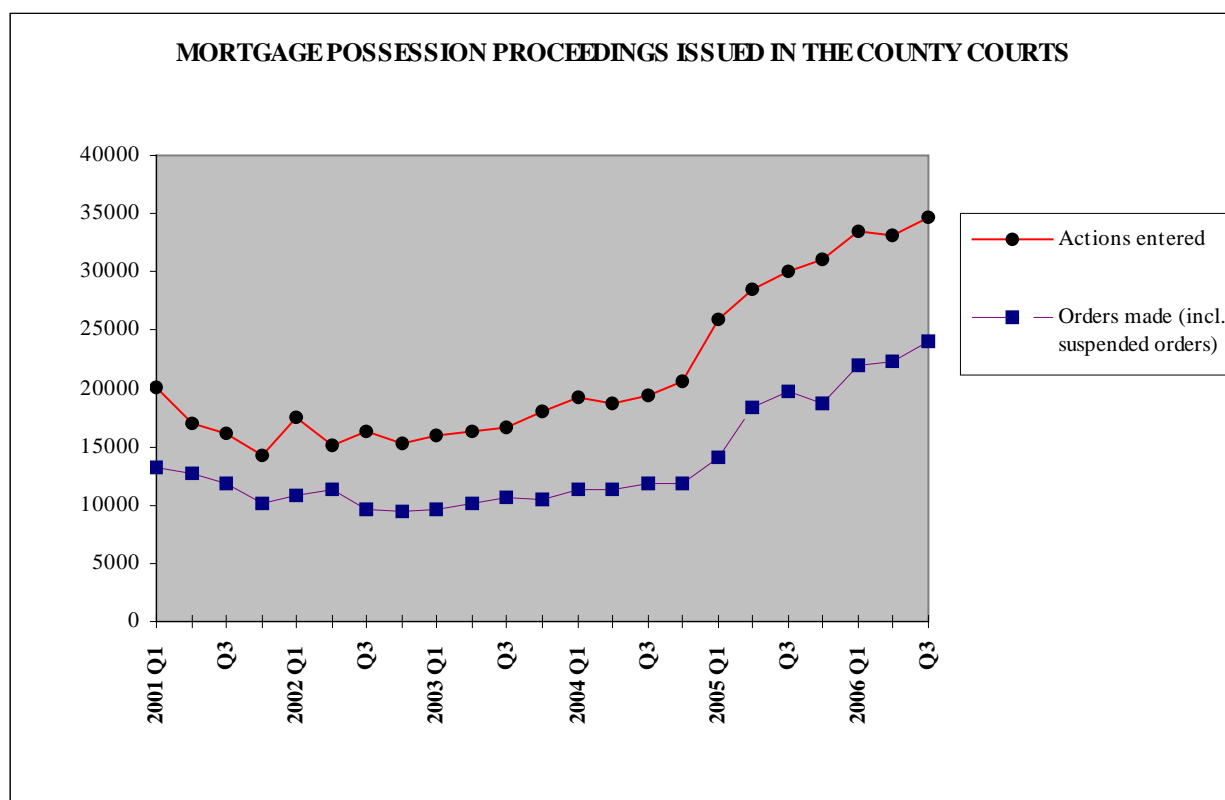
Table 1a shows the number of mortgage possession actions entered for each year, by quarter, since 2001. During the third quarter of 2006, 34,626 mortgage possession actions were entered, and a total of 24,017 orders were made – 11,603 of which were suspended orders.

In the third quarter of 2006 the number of actions entered was 15% higher than in the third quarter of 2005. There was also a rise of 22% in orders made (with 48% of orders made being suspended – compared to 53% in the third quarter of 2005).



Table 1b shows the number of landlord possession actions entered and orders made by quarter since 2001. During the third quarter of 2006, 34,973 landlord possession actions were entered, and a total of 22,274 orders were made – 12,041 of which were suspended.

A breakdown by county court, county and region of the figures for the third quarter of 2006 and the corresponding quarter of 2005 appears in Table 2. A similar breakdown of the first-to-third quarter figures for 2005 and 2006 appears in Table 3.



Explanatory Notes

1. The data provided in each of the tables relate to possession **actions entered** and **orders made** in county courts in England and Wales. Figures for **suspended orders** are also provided.
2. The mortgage data cover both local authority and private (e.g. banks and building societies) and the landlord data relate to social and private.
3. The 2006 figures are provisional and therefore liable to revision to take account of any late amendments.
4. Figures on mortgage and landlord possession actions are published on a quarterly basis. The publication date of the figures for the fourth quarter of 2006 will be 2nd February 2007.
5. The information contained in this publication has been produced using the Management Information System (MIS), a new data warehousing facility drawing data directly from court-based information systems.
6. The mortgage possession figures do **not** indicate how many houses have been repossessed through the courts; not all the orders will result in the properties actually being repossessed.
 - **Claims Issued.** A claimant begins an action for an order for possession of property by way of a claim in a county court.
 - **Orders Made.** The court, following a judicial hearing, 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.
 - **Suspended Orders.** Frequently, the court grants the claimant possession but suspends the operation of the order. Provided the defendant complies with the terms of the suspension, which usually requires the defendant to pay the current mortgage/rent instalments plus some of the accrued arrears, the possession order cannot be enforced.
7. The statistics shown for "properties taken into possession" are existing published figures from the Council of Mortgage Lenders (CML), which is an industry body representing around 98% of the UK residential lending industry. It should be noted that:
 - DCA 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, and are published for half-yearly periods. Given the time lags involved, some of the court orders for these possessions may have been granted in earlier time periods.
 - Mortgage possessions counted in the CML statistics predominantly 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 for which a separate first charge loan already exists) falls outside the membership of the CML and therefore any resulting repossessions will not be counted in the CML's figures.

For more details and other related statistics, please visit the CML website at: www.cml.org.uk or contact their CML Press Office on 020 7434 0075.
8. The Department for Communities and Local Government (DCLG) is responsible for government policy on housing and the housing market. Queries on the wider policy implications of these statistics should therefore be directed to the [DCLG Press Office](http://www.dclg.gov.uk) on 020 7944 3049. Other housing statistics, including repossession figures, are published on the DCLG website at www.communities.gov.uk/housingstatistics.
9. Any further media enquiries on this news release should be directed to Paul Halford at the DCA Press Office on Tel. 020 7210 1398, or 8695.

Public enquiries : 020-7210 8846/ 8818

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Table 1a

MORTGAGE POSSESSION ACTIONS
IN THE COUNTY COURTS
(Local Authority and Private)

Year	Quarter	Claims Issued	Orders Made ¹	Properties taken into possession ²
2001	Q1	20,115	13,241	10,460
	Q2	17,042	12,622	
	Q3	16,098	11,773	7,820
	Q4	14,193	10,193	
			67,448	47,829
2002	Q1	17,559	10,807	6,850
	Q2	15,069	11,318	
	Q3	16,292	9,659	5,120
	Q4	15,228	9,495	
			64,148	41,279
2003	Q1	15,997	9,616	4,220
	Q2	16,336	10,062	
	Q3	16,729	10,610	3,480
	Q4	17,967	10,394	
			67,029	40,682
2004	Q1	19,155	11,250	3,030
	Q2	18,675	11,404	
	Q3	19,359	11,862	3,000
	Q4	20,667	11,893	
			77,856	46,409
2005	Q1	25,870	14,041	4,620
	Q2	28,475	18,324	
	Q3	29,990	19,694	5,690 ^R
	Q4	31,018	18,784	
			115,353	70,843
2006	Q1	33,442	21,997	8,140
	Q2	33,180	22,254	
	Q3	34,626	24,017	

¹ Including suspended orders

² Figures from the Council of Mortgage Lenders (CML). * Please see the CML website (www.cml.org.uk) for further information.

^R Revised since last published

Table 1b

LANDLORD POSSESSION ACTIONS
IN THE COUNTY COURTS
(Social and Private Landlord)

Year	Quarter	Claims Issued	Orders Made ¹
2001	Q1	47,101	30,121
	Q2	41,973	28,226
	Q3	45,891	28,982
	Q4	40,943	30,260
			175,908
2002	Q1	46,789	30,564
	Q2	41,712	29,792
	Q3	45,329	29,487
	Q4	44,161	30,053
			177,991
2003	Q1	44,141	29,318
	Q2	36,848	26,195
	Q3	40,084	26,928
	Q4	39,076	25,880
			160,149
2004	Q1	41,412	26,966
	Q2	36,710	25,628
	Q3	38,396	26,278
	Q4	37,882	24,711
			154,400
2005	Q1	36,410	24,344
	Q2	35,218	24,929
	Q3	37,158 ^R	24,582 ^R
	Q4	35,889	24,039
			144,675 ^R
2006	Q1	38,240	24,649
	Q2	32,498	22,074
	Q3	34,973	22,274

¹ Including suspended orders

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