

Research Report

England Repossession Risk Hotspots 2011/12

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Shelter

Introduction

Shelter has conducted new research to create a national picture of England's repossession hotspots. These hotspots are identified as areas with the highest proportion of private homes on which repossession claims have been issued by mortgage lenders. The issuing of a mortgage possession claim is the first step in a process which can result in a homeowner losing their home – thus all the households receiving these claims can be described as 'at risk'.

Shelter is publishing these findings to highlight the risks faced by homeowners in the current climate, risks which are likely to rise if interest rates and unemployment rise, and to encourage homeowners who may be in difficulty to seek advice early before their problems get out of hand. We hope this research will be useful for anyone providing advice or housing services, to help them plan ahead and anticipate the support their clients may need.

The results in this report are based on 12 months of data for the financial year 2011/12 to provide an accurate picture of those at risk. This research is not directly comparable with the [Repossession Hotspots](#) report published in the summer of 2011, as it uses possession claims rather than possession orders as its metric. This change has been made in order to provide earlier indications of the emerging trends, so that local authorities and individuals can take action earlier, and to align the work with other projects carried out by Shelter, notably the [Eviction Risk Monitor](#) report published in December 2011.

Method

This analysis was carried out using the Ministry of Justice statistics on possession claims issued by mortgage lenders, published in April 2012¹. These figures cover the financial year 2011/12.

A rate of possession claims issued per 1,000 private homes² was calculated for each local authority in England³, using the latest available data on the number of private homes published by the Department for Communities and Local Government (DCLG)⁴.

Local authorities were then ranked by their rate of claims issued per 1,000 private homes and split into five equally sized groups (quintiles).

The tables and colour-coded maps in this report show the results of this analysis for each local authority, nationally and by region.

Local authority unemployment rates⁵ at September 2011 and trends between September 2008 and September 2011 were also analysed against the five possession claim rate groups to explore links between rates of possession claims and unemployment.

¹ Ministry of Justice, *Statistics on mortgage and landlord possession actions in the county courts in England and Wales – first quarter 2012*, Table 1a.

² Social rented and publicly owned dwellings were removed as they are not subject to the same type of possession claims. The private rented sector is included as, if mortgaged, these homes may be repossessed in the same way as owner-occupied homes.

³ These figures exclude City of London and Isles of Scilly, due to low residential populations.

⁴ DCLG Housing Live Table 100 – Dwelling Stock: Number of dwellings by Tenure and district, England, 2011, DCLG Website

⁵ Unemployment statistics from the Annual Population Survey, ONS, NOMIS website

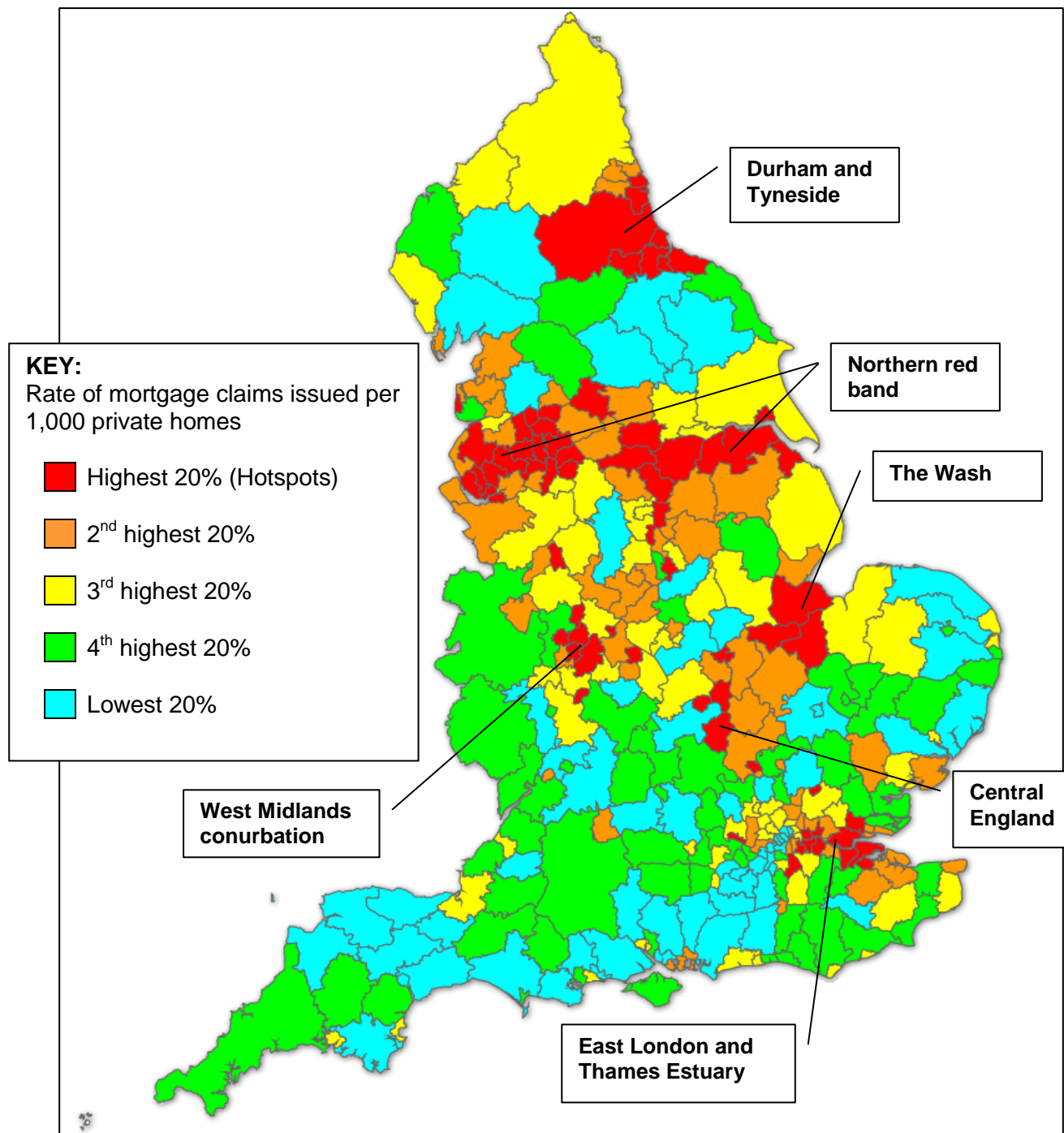
Key Findings

- Rates of possession claims issued vary widely across the country – the highest rate (in Barking and Dagenham, 8.44 per 1,000) is almost eight times the lowest rate (West Dorset, 1.06 per 1,000).
- Average rates of possession claims by region appear to show a pattern, with the highest rates of claims in the northern regions of England, and the lowest rates in the south (see Figure 4).
- However, this overall pattern masks a wide variation within regions; this is most pronounced in London, where the rate of possession claims in Barking and Dagenham (the highest in England at 8.44 per 1,000) is nearly six and a half times that in Kensington and Chelsea (1.3 per 1,000).
- Mapping the results (see Figure 1) shows clustering of those local authorities with the highest rates of possession claims in the following areas:
 - Durham and Tyneside
 - A 'red band' stretching almost unbroken across northern England, from the Mersey to the Humber, with a spike extending south into Derbyshire
 - The West Midlands conurbation
 - Central England (Northampton, Wellingborough and Milton Keynes)
 - The Wash (South Holland, Peterborough, Fenland)
 - East London and the Thames Estuary.
- Higher rates of possession claims are strongly associated with higher and increasing rates of unemployment (see Figure 3):
 - The average rate of unemployment in the local authorities with the highest rates of possession claims is 10.4%, compared with 5.5% for those with the lowest rates of possession claims⁶.
 - On average, unemployment has risen by 3.1 percentage points in the local authorities with the highest rates of possession claims, compared with a rise of 1.9 percentage points in those with the lowest rates of possession claims⁷.

⁶ Median unemployment rate in highest and lowest quintiles

⁷ Median percentage point change in highest and lowest quintiles

Figure 1: Rates of mortgage possession claims issued, financial year 2011/12, national map



Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private households are from DCLG Live table 100, DCLG website. Contains Ordnance Survey data © Crown copyright and database right 2012.

Headline results

This section provides figures for the highest and lowest quintiles, and shows an association between possession claim rates and unemployment rates and trends. The dividing lines on Figure 2 show where the highest and lowest quintiles are situated – local authorities (LAs) within the highest quintile (the highest 65) are described as hotspots. For a full list of all LAs, see Figure 23.

Figure 2: Table of rates of mortgage possession claims issued, by local authority - ranked by rate of claims (Highest and lowest quintiles only)

Rank	Local authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
1	Barking and Dagenham	London	415	8.44
2	Knowsley	North West	325	7.20
3	Thurrock UA	East of England	345	6.51
4	Lewisham	London	490	6.46
5	Rossendale	North West	165	6.46
6	Rochdale	North West	435	6.41
7	Blackburn with Darwen UA	North West	285	6.16
8	Burnley	North West	210	6.11
9	Newham	London	440	6.07
10	Luton UA	East of England	385	6.00
11	Slough UA	South East	235	5.93
12	Greenwich	London	425	5.88
13	Salford	North West	445	5.87
14	Sandwell	West Midlands	520	5.82
15	Blackpool UA	North West	360	5.74
16	Oldham	North West	420	5.73
17	Doncaster	Yorkshire & Humberside	590	5.71
18	Kingston upon Hull, City of UA	Yorkshire & Humberside	450	5.70
19	Harlow	East of England	135	5.69
20	Bradford	Yorkshire & Humberside	940	5.60
21	Hyndburn	North West	175	5.59
22	Halton UA	North West	220	5.54
23	Manchester	North West	770	5.49
24	Corby	East Midlands	115	5.48
25	Fenland	East of England	200	5.43
26	Stoke-on-Trent UA	West Midlands	470	5.40
27	Liverpool	North West	805	5.39
28	Tamworth	West Midlands	135	5.36
29	North East Lincolnshire UA	Yorkshire & Humberside	330	5.35
30	Tameside	North West	410	5.35
31	Sunderland	North East	475	5.35
32	Birmingham	West Midlands	1,685	5.34
33	Northampton	East Midlands	405	5.33
34	Croydon	London	670	5.33
35	County Durham UA	North East	970	5.30
36	Middlesbrough UA	North East	235	5.28

Rank	Local Authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
37	Milton Keynes UA	South East	435	5.26
38	Bury	North West	360	5.26
39	Basildon	East of England	295	5.20
40	West Lancashire	North West	210	5.18
41	Hartlepool UA	North East	165	5.14
42	Barnsley	Yorkshire & Humberside	425	5.13
43	South Tyneside	North East	240	5.11
44	Bolton	North West	480	5.10
45	Wigan	North West	565	5.10
46	Medway UA	South East	515	5.06
47	Nottingham UA	East Midlands	460	5.02
48	Nuneaton and Bedworth	West Midlands	225	4.98
49	Cannock Chase	West Midlands	170	4.97
50	Rotherham	Yorkshire & Humberside	425	4.96
51	Peterborough UA	East of England	305	4.95
52	North Lincolnshire UA	Yorkshire & Humberside	300	4.93
53	Wellingborough	East Midlands	135	4.93
54	Wolverhampton	West Midlands	365	4.92
55	Redditch	West Midlands	135	4.91
56	Bolsover	East Midlands	135	4.89
57	Darlington UA	North East	195	4.84
58	Stockton-on-Tees UA	North East	325	4.83
59	Walsall	West Midlands	395	4.82
60	South Holland	East Midlands	160	4.76
61	Redcar and Cleveland UA	North East	230	4.69
62	Wakefield	Yorkshire & Humberside	525	4.67
63	Bexley	London	375	4.65
64	Gravesham	South East	160	4.64
65	St. Helens	North West	290	4.62
261=	Harborough	East Midlands	65	1.99
261=	South Northamptonshire	East Midlands	65	1.99
263	Harrogate	Yorkshire & Humberside	125	1.99
264	Hambleton	Yorkshire & Humberside	65	1.99
265	East Hertfordshire	East of England	100	1.98
266	Epsom and Ewell	South East	55	1.98
267	Kingston upon Thames	London	115	1.98
268	Torridge	South West	55	1.98
269	Christchurch	South West	40	1.95
270	Test Valley	South East	80	1.94
271	Derbyshire Dales	East Midlands	55	1.94
272	Fareham	South East	85	1.94
273	Surrey Heath	South East	60	1.93
274	Wandsworth	London	200	1.92
275	Ribble Valley	North West	45	1.92
276	Mid Devon	South West	55	1.90
277	West Somerset	South West	30	1.88
278	Mole Valley	South East	60	1.88

Rank	Local Authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
279	Rutland UA	East Midlands	25	1.87
280	Tewkesbury	South West	60	1.86
281	Warwick	West Midlands	95	1.85
282	East Dorset	South West	65	1.84
283	Purbeck	South West	35	1.84
284	Taunton Deane	South West	75	1.80
285	Babergh	East of England	60	1.79
286	Westminster	London	145	1.79
287	York UA	Yorkshire & Humberside	125	1.76
288	North Norfolk	East of England	80	1.76
289	Vale of White Horse	South East	75	1.74
290	Malvern Hills	West Midlands	50	1.73
291	New Forest	South East	120	1.70
292	Elmbridge	South East	85	1.69
293	Waverley	South East	75	1.69
294	South Lakeland	North West	80	1.68
295	Woking	South East	60	1.67
296	Chichester	South East	75	1.66
297	Camden	London	105	1.66
298	South Norfolk	East of England	80	1.66
299	North Devon	South West	65	1.65
300	Broadland	East of England	80	1.63
301	Hammersmith and Fulham	London	90	1.61
302	Guildford	South East	75	1.56
303	Horsham	South East	75	1.54
304	Bath and North East Somerset UA	South West	100	1.52
305	Chiltern	South East	50	1.52
306	Tunbridge Wells	South East	60	1.50
307	Exeter	South West	65	1.49
308	Islington	London	80	1.46
309	Cotswold	South West	50	1.46
310	Suffolk Coastal	East of England	75	1.45
311	South Cambridgeshire	East of England	75	1.44
312	Ryedale	Yorkshire & Humberside	30	1.43
313	South Oxfordshire	South East	70	1.42
314	St Albans	East of England	70	1.40
315	Richmond upon Thames	London	100	1.39
316	East Devon	South West	80	1.38
317	Rushcliffe	East Midlands	60	1.37
318	Winchester	South East	55	1.33
319	Eden	North West	30	1.30
320	Kensington and Chelsea	London	85	1.30
321	East Hampshire	South East	55	1.29
322	South Hams	South West	50	1.29
323	Cambridge	East of England	40	1.10
324	West Dorset	South West	45	1.06

Sources: Ministry of Justice statistics, May 2012; DCLG live table 100, DCLG website

Figure 3: Unemployment rates and trend, by possession claims issued quintiles

Possession claims issued 2011/12, rate per 1,000 private homes	Rate of unemployment, October 2010 - September 2011	Trend in unemployment September 2008 – September 2011
Highest 20%	10.4%	+3.1%
2nd highest 20%	8.25%	+2.4%
3rd highest 20%	7.3%	+2.2%
4th highest 20%	5.4%	+1.5%
Lowest 20%	5.5%	+1.9%
Sources: Claim rates: Ministry of Justice statistics, May 2012; Private homes, DCLG live table 100, DCLG website; unemployment rates and trend, Annual population survey, ONS, NOMIS website (missing data excluded), median averages. Note trend is percentage point change rather than absolute percentage change.		

Figure 3 above shows that the current rate of unemployment in the LAs with the highest fifth of possession claim rates is 10.4%, compared to a rate of 5.5% in the LAs with the lowest fifth of possession claim rates. Unemployment is also increasing at a higher rate in authorities with a higher rate of possession claims.

There are two main ways of measuring unemployment; the table above uses the Labour Force Survey, which asks respondents if they have actively sought work in the last four weeks. Analysis using the other main measure of unemployment - Jobseekers Allowance claimant counts, shows a similar pattern with higher rates in the LAs with the highest rates of possession claims.

Regional results

This section shows the results of the analysis at a regional level, displaying a map and a table for each region. The hotspots in each region are identified on the relevant map, and the same colour scheme is used on the maps and the tables.

Figure 4: Table of number and rates of possession claims issued, regional overview

Region	Number of claims 2011/12	Rate of claims per 1,000 private homes	Number of hotspots in region
North East	4,055	4.55	8
North West	11,440	4.52	18
Yorkshire & Humberside	7,775	4.17	8
West Midlands	7,525	3.96	9
East Midlands	5,875	3.58	6
London	8,860	3.53	6
East of England	6,560	3.10	6
South East	8,460	2.67	4
South West	4,875	2.35	0
England	65,425	3.50	65
Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website			

Figure 5: Table of number and rates of possession claims issued, 2011/12, North East region

Rank (within region)	Rank (national)	Local Authority	Number of claims 2011/12	Rate of claims per 1,000 private homes
		North East region	4,055	4.55
1	31	Sunderland	475	5.35
2	35	County Durham UA	970	5.30
3	36	Middlesbrough UA	235	5.28
4	41	Hartlepool UA	165	5.14
5	43	South Tyneside	240	5.11
6	57	Darlington UA	195	4.84
7	58	Stockton-on-Tees UA	325	4.83
8	61	Redcar and Cleveland UA	230	4.69
9	77	Gateshead	285	4.32
10	108	Newcastle upon Tyne	305	3.72
11	127	North Tyneside	245	3.43
12	143	Northumberland UA	385	3.22
Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website				

Figure 6: Rates of possession claims issued, 2011/12, North East region map

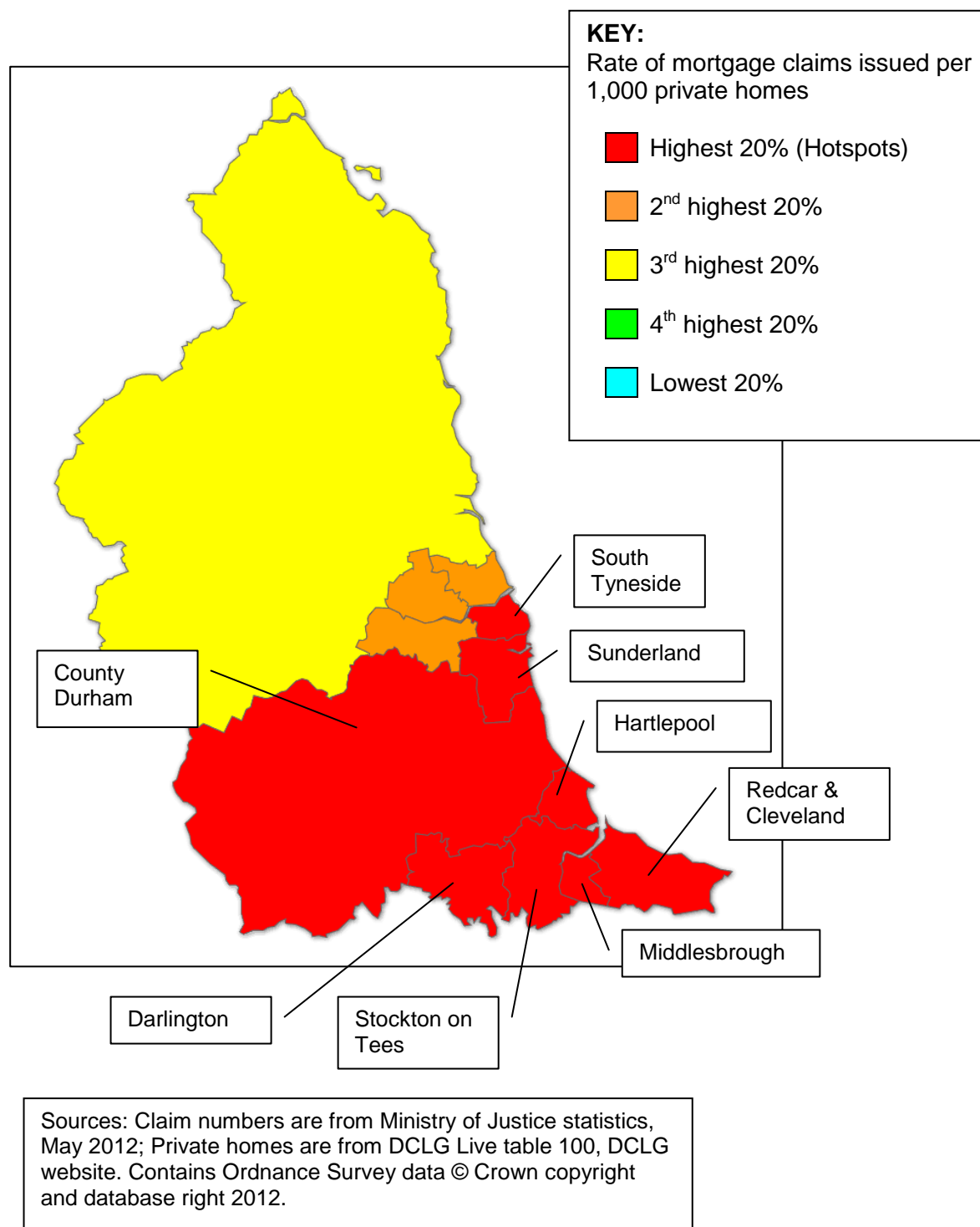
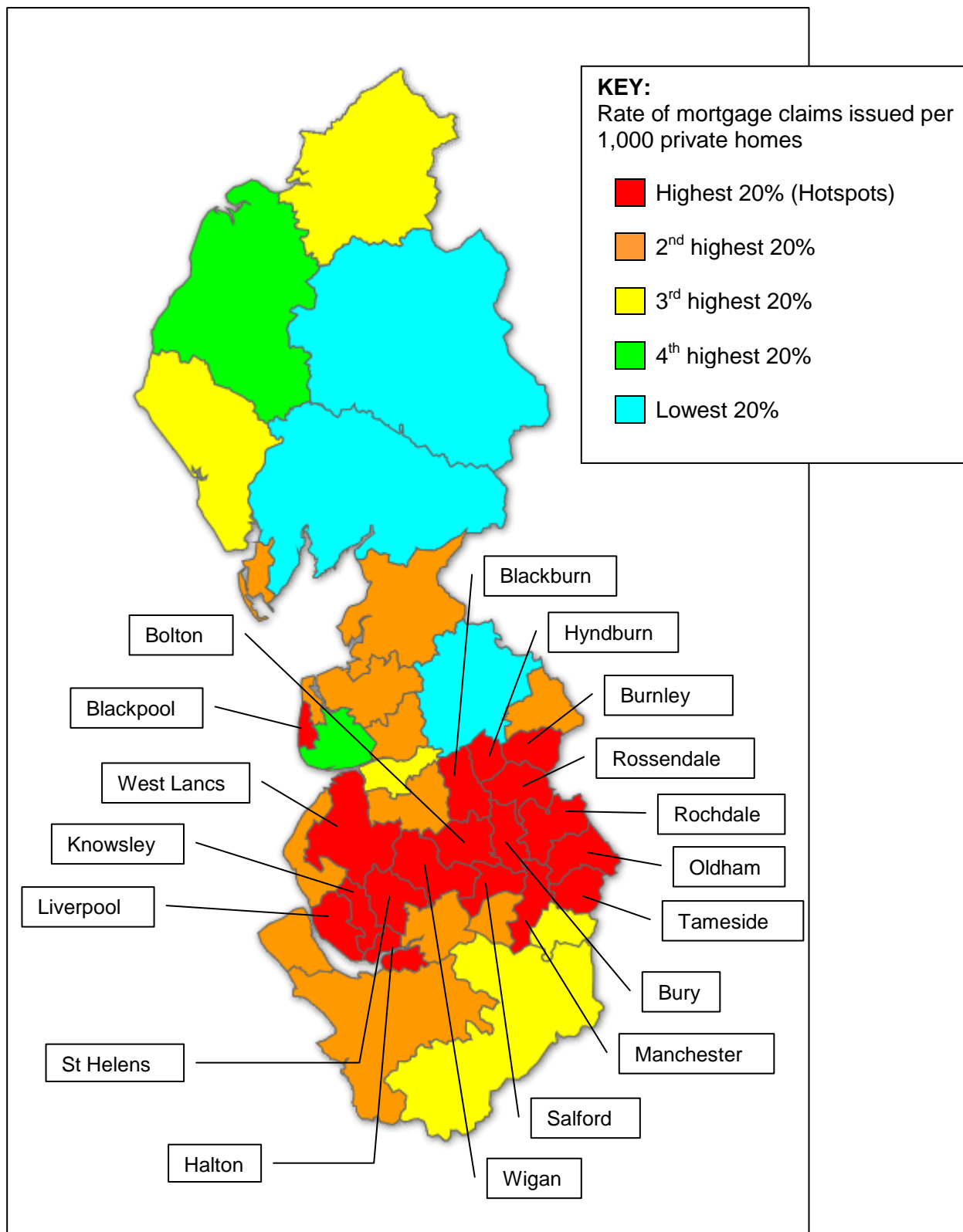


Figure 7: Table of number and rates of possession claims issued, 2011/12, North West region table

Rank (within region)	Rank (national)	Local Authority	Number of claims 2011/12	Rate of claims per 1,000 private homes
		North West region	11,440	4.52
1	2	Knowsley	325	7.20
2	5	Rossendale	165	6.46
3	6	Rochdale	435	6.41
4	7	Blackburn with Darwen UA	285	6.16
5	8	Burnley	210	6.11
6	13	Salford	445	5.87
7	15	Blackpool UA	360	5.74
8	16	Oldham	420	5.73
9	21	Hyndburn	175	5.59
10	22	Halton UA	220	5.54
11	23	Manchester	770	5.49
12	27	Liverpool	805	5.39
13	30	Tameside	410	5.35
14	38	Bury	360	5.26
15	40	West Lancashire	210	5.18
16	44	Bolton	480	5.10
17	45	Wigan	565	5.10
18	65	St. Helens	290	4.62
19	70	Pendle	160	4.51
20	73	Preston	205	4.43
21	78	Warrington UA	320	4.32
22	80	Wirral	515	4.30
23	83	Sefton	445	4.23
24	85	Barrow-in-Furness	125	4.23
25	102	Chorley	155	3.81
26	103	Lancaster	210	3.78
27	109	Wyre	170	3.71
28	118	Cheshire West and Chester UA	450	3.61
29	124	Trafford	280	3.45
30	135	Stockport	365	3.32
31	137	Carlisle	135	3.30
32	149	South Ribble	135	3.17
33	165	Copeland	80	3.03
34	169	Cheshire East UA	430	2.99
35	200	Fylde	90	2.67
36	224	Allerdale	85	2.36
37	275	Ribble Valley	45	1.92
38	294	South Lakeland	80	1.68
39	319	Eden	30	1.30

Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website

Figure 8: Rates of possession claims issued, 2011/12, North West region map



Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website. Contains Ordnance Survey data © Crown copyright and database right 2012.

Figure 9: Table of number and rates of possession claims issued, 2011/12, Yorkshire & Humberside region table

Rank (within region)	Rank (national)	Local Authority	Number of claims 2011/12	Rate of claims per 1,000 private homes
		Yorkshire & Humberside region	7,775	4.17
1	17	Doncaster	590	5.71
2	18	Kingston upon Hull, City of UA	450	5.70
3	20	Bradford	940	5.60
4	29	North East Lincolnshire UA	330	5.35
5	42	Barnsley	425	5.13
6	50	Rotherham	425	4.96
7	52	North Lincolnshire UA	300	4.93
8	62	Wakefield	525	4.67
9	71	Kirklees	670	4.50
10	91	Calderdale	315	4.06
11	98	Sheffield	690	3.88
12	100	Leeds	1,010	3.84
13	133	Selby	105	3.34
14	147	East Riding of Yorkshire UA	430	3.18
15	203	Scarborough	130	2.66
16	229	Craven	55	2.30
17	237	Richmondshire	40	2.22
18	263	Harrogate	125	1.99
19	264	Hambleton	65	1.99
20	287	York UA	125	1.76
21	312	Ryedale	30	1.43
Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website				

Figure 10: Rates of possession claims issued, 2011/12, Yorkshire & Humberside Region map

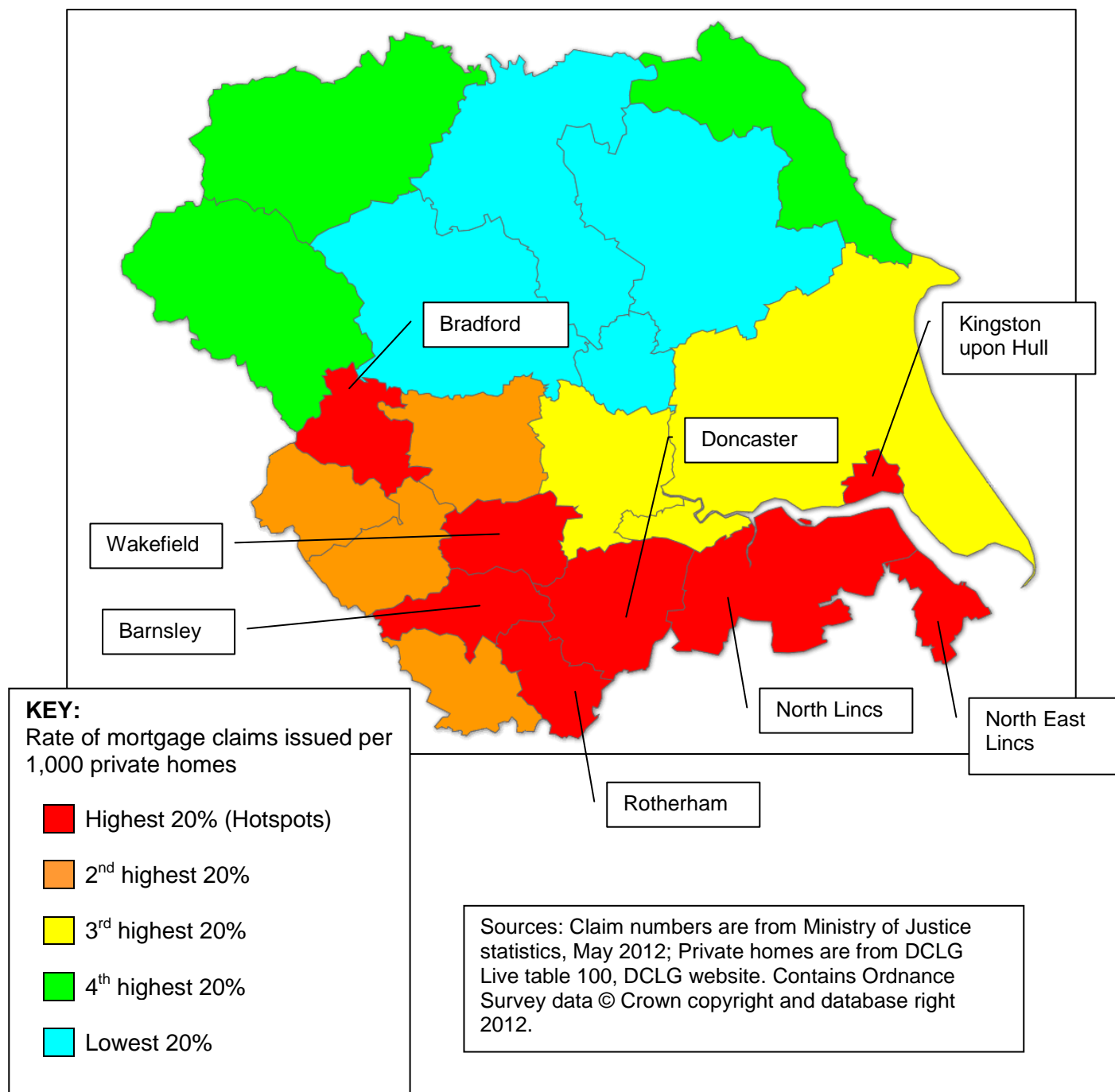


Figure 11: Table of number and rates of possession claims issued, 2011/12, East Midlands region table

Rank (within region)	Rank (national)	Local Authority	Number of claims 2011/12	Rate of claims per 1,000 private homes
		East Midlands region	5,875	3.58
1	24	Corby	115	5.48
2	33	Northampton	405	5.33
3	47	Nottingham UA	460	5.02
4	53	Wellingborough	135	4.93
5	56	Bolsover	135	4.89
6	60	South Holland	160	4.76
7	68	Boston	100	4.56
8	75	East Northamptonshire	140	4.38
9	76	Mansfield	165	4.36
10	79	Ashfield	190	4.31
11	81	Kettering	150	4.25
12	87	Bassetlaw	175	4.19
13	93	Leicester UA	370	4.04
14	95	Lincoln	130	4.02
15	96	Newark and Sherwood	170	3.99
16	106	West Lindsey	135	3.75
17	110	South Derbyshire	130	3.68
18	112	North West Leicestershire	125	3.66
19	117	Derby UA	305	3.63
20	121	Erewash	155	3.53
21	139	Amber Valley	155	3.26
22	141	Gedling	150	3.26
23	146	Daventry	90	3.21
24	148	South Kesteven	165	3.17
25	154	East Lindsey	180	3.15
26	167	Oadby and Wigston	65	3.01
27	168	Hinckley and Bosworth	125	3.00
28	175	Blaby	105	2.93
29	176	High Peak	105	2.91
30	181	North East Derbyshire	100	2.84
31	182	Chesterfield	105	2.83
32	186	Melton	55	2.82
33	201	Broxtowe	115	2.66
34	211	North Kesteven	105	2.58
35	236	Charnwood	135	2.22
36	261	Harborough	65	1.99
37	261	South Northamptonshire	65	1.99
38	271	Derbyshire Dales	55	1.94
39	279	Rutland UA	25	1.87
40	317	Rushcliffe	60	1.37

Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website

Figure 12: Rates of possession claims issued, 2011/12, East Midlands region map

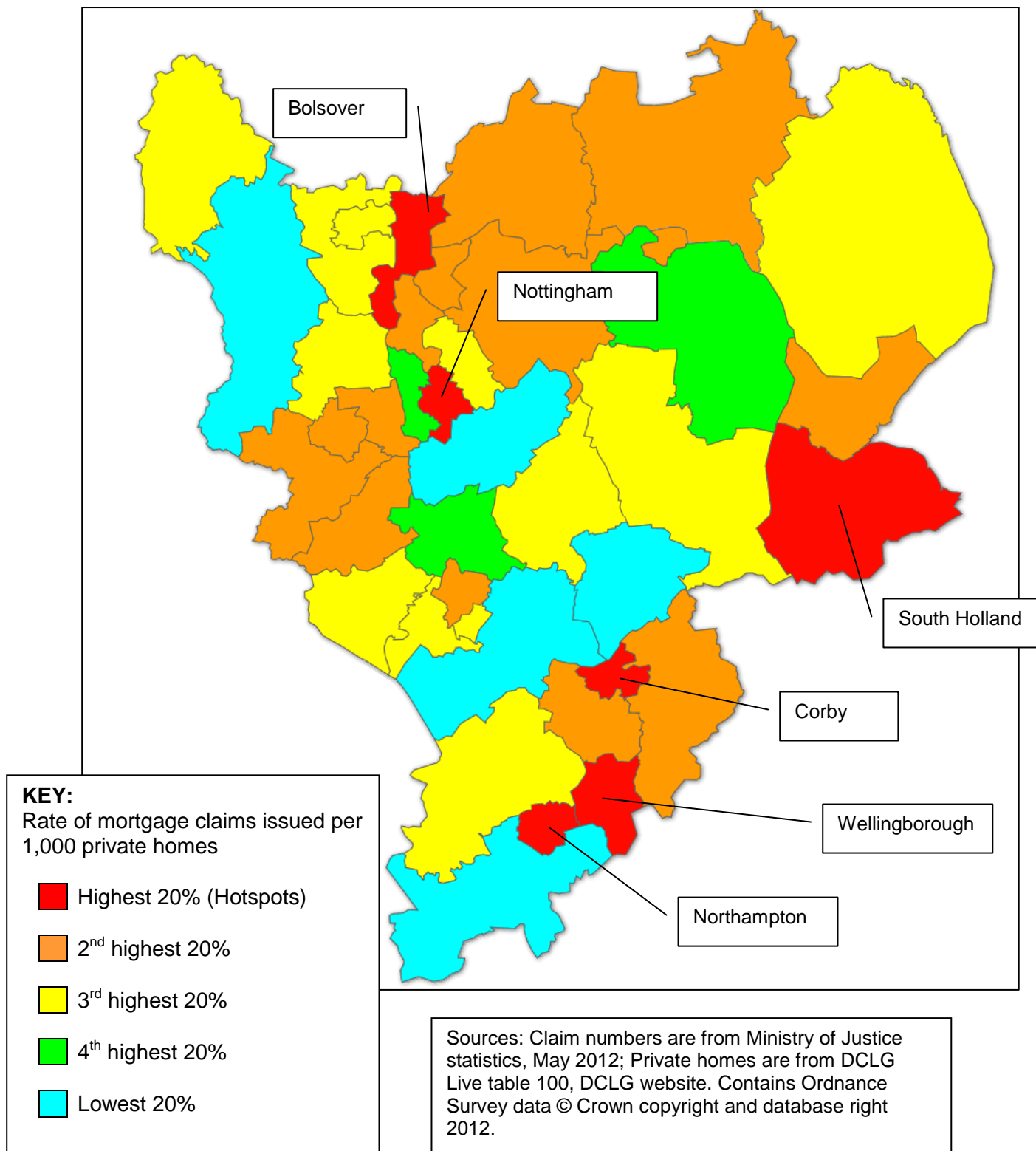


Figure 13: Table of number and rates of possession claims issued, 2011/12, West Midlands region table

Rank (within region)	Rank (national)	Local Authority	Number of claims 2011/12	Rate of claims per 1,000 private homes
		West Midlands region	7,525	3.96
1	14	Sandwell	520	5.82
2	26	Stoke-on-Trent UA	470	5.40
3	28	Tamworth	135	5.36
4	32	Birmingham	1,685	5.34
5	48	Nuneaton and Bedworth	225	4.98
6	49	Cannock Chase	170	4.97
7	54	Wolverhampton	365	4.92
8	55	Redditch	135	4.91
9	59	Walsall	395	4.82
10	66	Telford and Wrekin UA	250	4.59
11	74	Coventry	475	4.39
12	90	North Warwickshire	95	4.08
13	105	Dudley	395	3.75
14	115	East Staffordshire	150	3.65
15	122	Newcastle-under-Lyme	155	3.50
16	136	Wyre Forest	125	3.32
17	144	Rugby	120	3.21
18	145	Lichfield	120	3.21
19	159	Bromsgrove	110	3.12
20	170	Solihull	225	2.99
21	178	Stafford	140	2.87
22	179	Wychavon	125	2.85
23	189	Staffordshire Moorlands	110	2.80
24	199	South Staffordshire	105	2.68
25	206	Worcester	95	2.65
26	231	Stratford-on-Avon	105	2.25
27	255	Shropshire UA	235	2.05
28	257	Herefordshire, County of UA	145	2.04
29	281	Warwick	95	1.85
30	290	Malvern Hills	50	1.73

Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website

Figure 14: Rates of possession claims issued, 2011/12, West Midlands region map

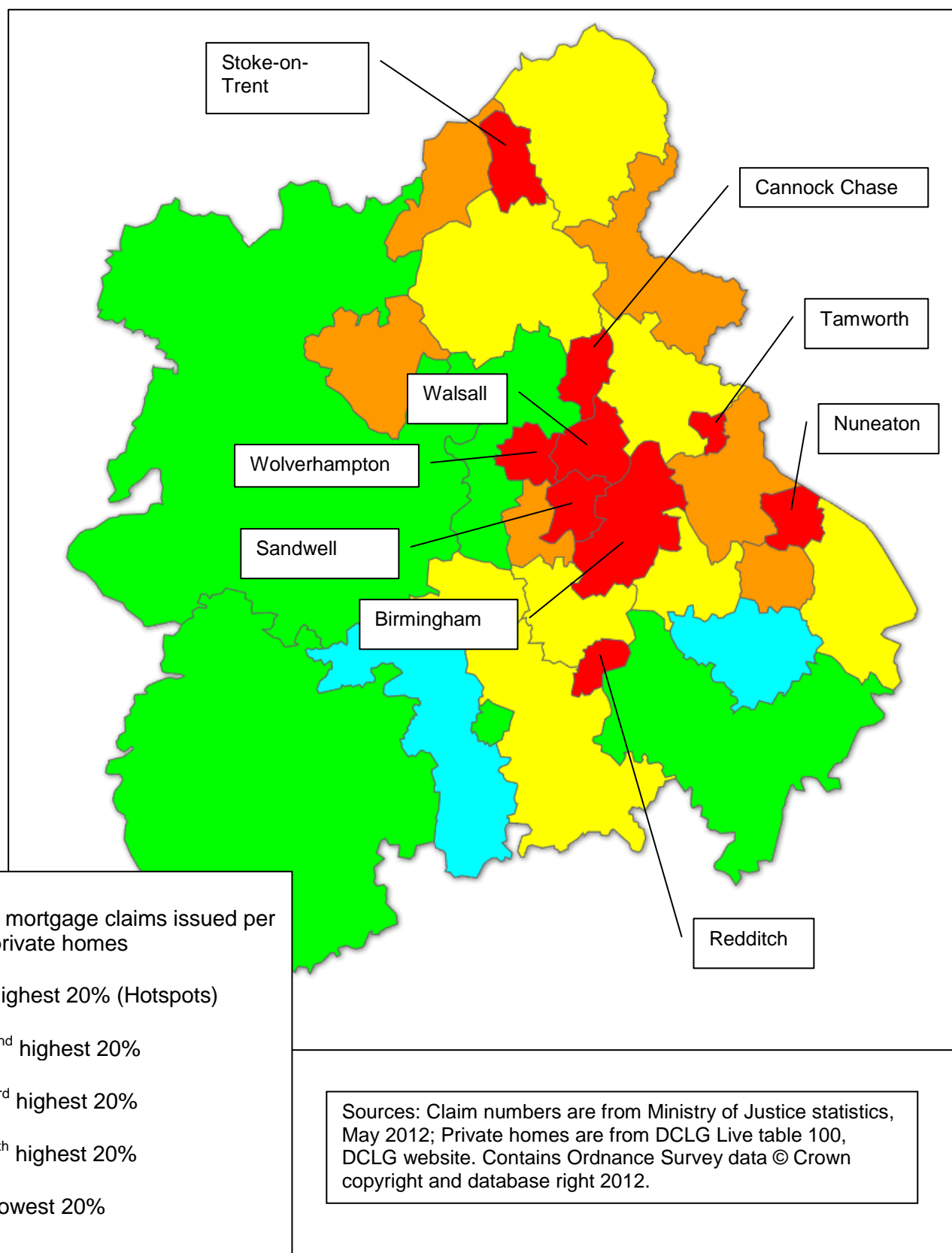


Figure 15: Table of number and rates of possession claims issued, 2011/12, East of England region table

Rank (within region)	Rank (national)	Local Authority	Number of claims 2011/12	Rate of claims per 1,000 private homes
		East of England region	6,560	3.10
1	3	Thurrock UA	345	6.51
2	10	Luton UA	385	6.00
3	19	Harlow	135	5.69
4	25	Fenland	200	5.43
5	39	Basildon	295	5.20
6	51	Peterborough UA	305	4.95
7	88	Stevenage	105	4.17
8	92	Southend-on-Sea UA	275	4.05
9	94	Broxbourne	135	4.03
10	113	Castle Point	130	3.65
11	119	Central Bedfordshire UA	335	3.61
12	125	Braintree	175	3.44
13	126	Bedford UA	190	3.43
14	129	Tendring	215	3.42
15	130	Huntingdonshire	210	3.41
16	138	Watford	100	3.30
17	150	Ipswich	145	3.16
18	151	Great Yarmouth	115	3.16
19	156	Hertsmere	105	3.14
20	160	King's Lynn and West Norfolk	185	3.11
21	173	Epping Forest	135	2.95
22	180	Brentwood	80	2.84
23	183	Colchester	180	2.83
24	192	Breckland	140	2.76
25	193	Three Rivers	85	2.75
26	195	Maldon	65	2.74
27	198	Rochford	85	2.69
28	207	St Edmundsbury	100	2.64
29	209	Forest Heath	60	2.61
30	210	Norwich	110	2.58
31	213	Waveney	120	2.52
32	214	Uttlesford	70	2.48
33	215	North Hertfordshire	110	2.46
34	218	Chelmsford	150	2.42
35	227	Dacorum	110	2.30
36	233	East Cambridgeshire	70	2.24
37	246	Welwyn Hatfield	70	2.10
38	254	Mid Suffolk	75	2.05
39	265	East Hertfordshire	100	1.98
40	285	Babergh	60	1.79
41	288	North Norfolk	80	1.76
42	298	South Norfolk	80	1.66
43	300	Broadland	80	1.63
44	310	Suffolk Coastal	75	1.45
45	311	South Cambridgeshire	75	1.44

Rank (within region)	Rank (national)	Local Authority	Number of claims 2011/12	Rate of claims per 1,000 private homes
46	314	St Albans	70	1.40
47	323	Cambridge	40	1.10

Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website

Figure 16: Rates of possession claims issued, 2011/12, East of England region map

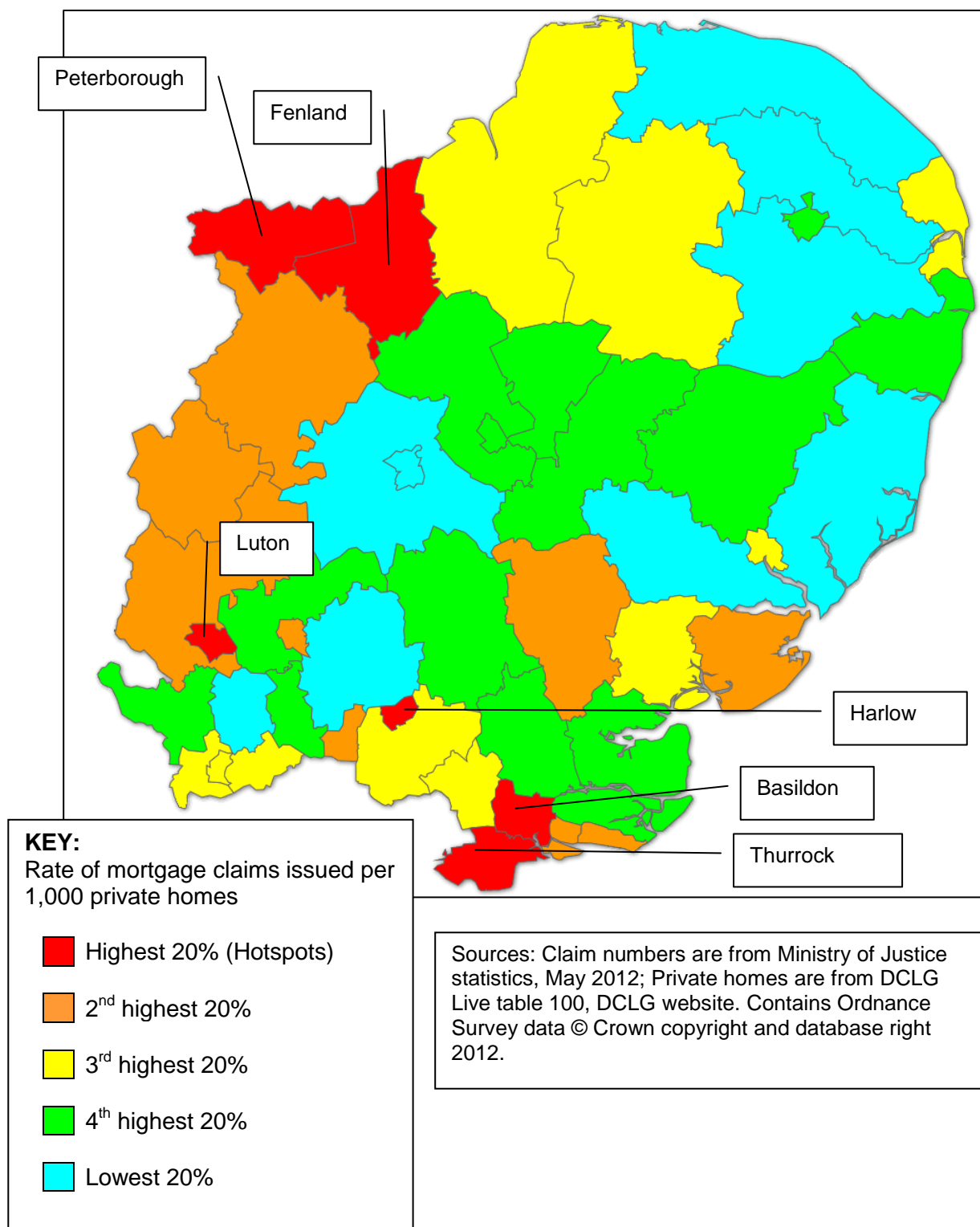
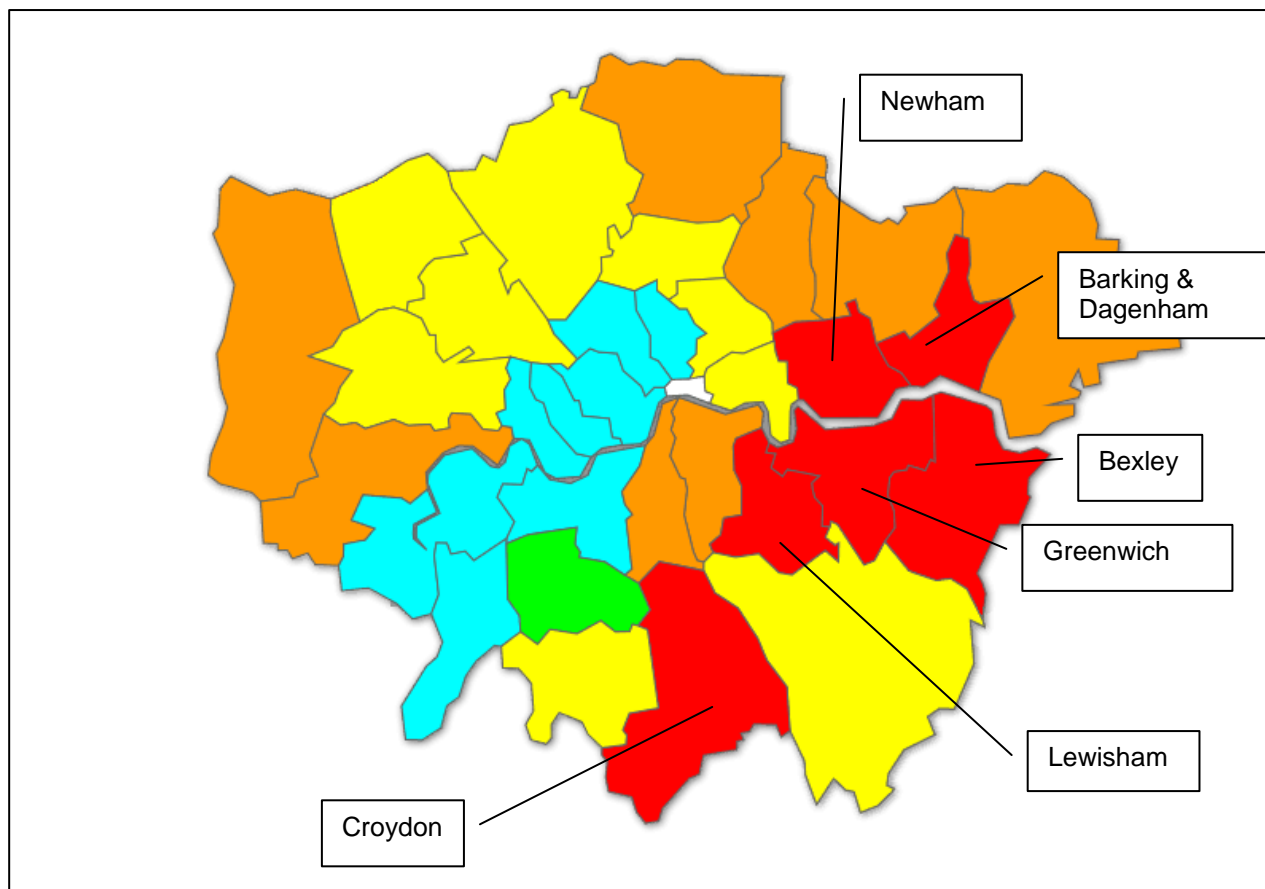


Figure 17: Table of number and rates of possession claims issued, 2011/12, London region table

Rank (within region)	Rank (national)	Local Authority	Number of claims 2011/12	Rate of claims per 1,000 private homes
		London region	8,860	3.53
1	1	Barking and Dagenham	415	8.44
2	4	Lewisham	490	6.46
3	9	Newham	440	6.07
4	12	Greenwich	425	5.88
5	34	Croydon	670	5.33
6	63	Bexley	375	4.65
7	67	Enfield	455	4.57
8	69	Southwark	290	4.53
9	84	Waltham Forest	315	4.23
10	89	Redbridge	380	4.14
11	101	Lambeth	310	3.82
12	107	Havering	315	3.73
13	111	Hounslow	265	3.67
14	128	Hillingdon	290	3.42
15	131	Brent	285	3.39
16	140	Tower Hamlets	190	3.26
17	142	Hackney	175	3.24
18	155	Sutton	220	3.14
19	157	Ealing	325	3.13
20	164	Barnet	365	3.06
21	172	Haringey	210	2.97
22	177	Harrow	220	2.87
23	191	Bromley	320	2.77
24	204	Merton	195	2.66
25	267	Kingston upon Thames	115	1.98
26	274	Wandsworth	200	1.92
27	286	Westminster	145	1.79
28	297	Camden	105	1.66
29	301	Hammersmith and Fulham	90	1.61
30	308	Islington	80	1.46
31	315	Richmond upon Thames	100	1.39
32	320	Kensington and Chelsea	85	1.30

Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website

Figure 18: Rates of possession claims issued, 2011/12, London region map



KEY:

Rate of mortgage claims issued per 1,000 private homes

- Highest 20% (Hotspots)
- 2nd highest 20%
- 3rd highest 20%
- 4th highest 20%
- Lowest 20%

Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website. Contains Ordnance Survey data © Crown copyright and database right 2012.

Figure 19: Table of number and rates of possession claims issued, 2011/12, South East region table

Rank (within region)	Rank (national)	Local Authority	Number of claims 2011/12	Rate of claims per 1,000 private homes
		South East region	8,460	2.67
1	11	Slough UA	235	5.93
2	37	Milton Keynes UA	435	5.26
3	46	Medway UA	515	5.06
4	64	Gravesham	160	4.64
5	72	Dartford	155	4.45
6	86	Crawley	140	4.21
7	97	Swale	195	3.95
8	99	Portsmouth UA	275	3.85
9	104	Gosport	110	3.78
10	114	Havant	155	3.65
11	116	Maidstone	205	3.65
12	120	Thanet	200	3.57
13	132	Hastings	120	3.34
14	134	Southampton UA	260	3.32
15	153	Bracknell Forest UA	125	3.15
16	161	Dover	130	3.10
17	163	Ashford	130	3.08
18	171	Rushmoor	95	2.97
19	174	South Bucks	70	2.94
20	184	Eastbourne	115	2.83
21	187	Arun	180	2.80
22	188	Reading UA	155	2.80
23	190	Worthing	120	2.78
24	194	Tandridge	85	2.75
25	196	Cherwell	145	2.74
26	197	Shepway	120	2.74
27	202	Sevenoaks	110	2.66
28	205	Spelthorne	95	2.65
29	208	Tonbridge and Malling	110	2.62
30	212	Isle of Wight UA	155	2.56
31	222	Aylesbury Vale	150	2.37
32	223	Canterbury	135	2.37
33	225	Windsor and Maidenhead UA	120	2.34
34	228	Wealden	135	2.30
35	230	Runnymede	70	2.28
36	232	Wycombe	135	2.25
37	239	Lewes	85	2.21
38	240	Basingstoke and Deane	130	2.19
39	242	Rother	85	2.17
40	243	Eastleigh	100	2.17
41	244	Hart	70	2.12
42	245	Mid Sussex	105	2.11
43	248	Reigate and Banstead	105	2.09
44	249	Adur	50	2.09
45	252	West Berkshire UA	115	2.07

Rank (within region)	Rank (national)	Local Authority	Number of claims 2011/12	Rate of claims per 1,000 private homes
46	253	Wokingham UA	120	2.07
47	258	West Oxfordshire	80	2.02
48	259	Oxford	90	2.01
49	260	Brighton and Hove UA	210	2.00
50	266	Epsom and Ewell	55	1.98
51	270	Test Valley	80	1.94
52	272	Fareham	85	1.94
53	273	Surrey Heath	60	1.93
54	278	Mole Valley	60	1.88
55	289	Vale of White Horse	75	1.74
56	291	New Forest	120	1.70
57	292	Elmbridge	85	1.69
58	293	Waverley	75	1.69
59	295	Woking	60	1.67
60	296	Chichester	75	1.66
61	302	Guildford	75	1.56
62	303	Horsham	75	1.54
63	305	Chiltern	50	1.52
64	306	Tunbridge Wells	60	1.50
65	313	South Oxfordshire	70	1.42
66	318	Winchester	55	1.33
67	321	East Hampshire	55	1.29

Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website

Figure 20: Rates of possession claims issued, 2011/12, South East region map

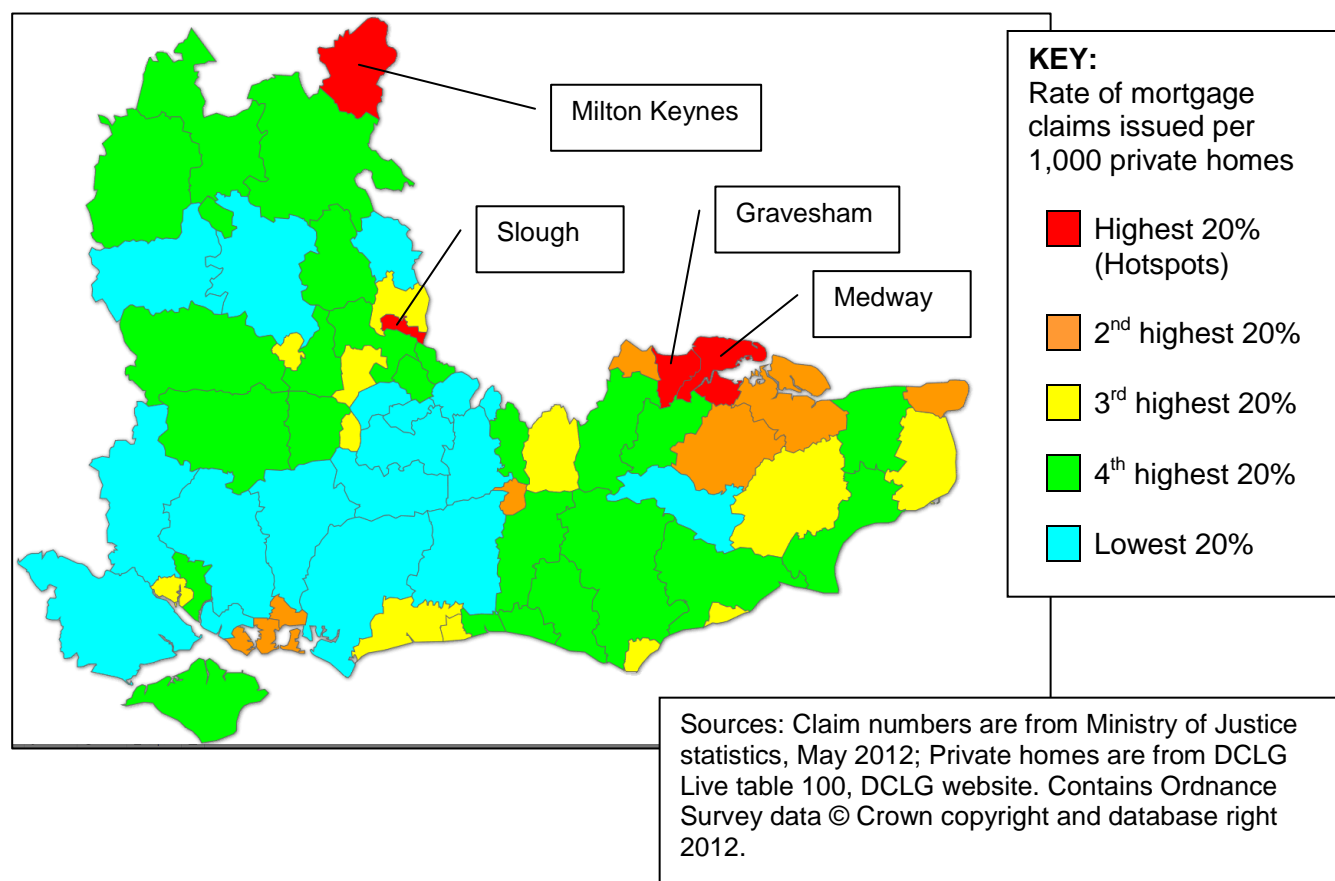
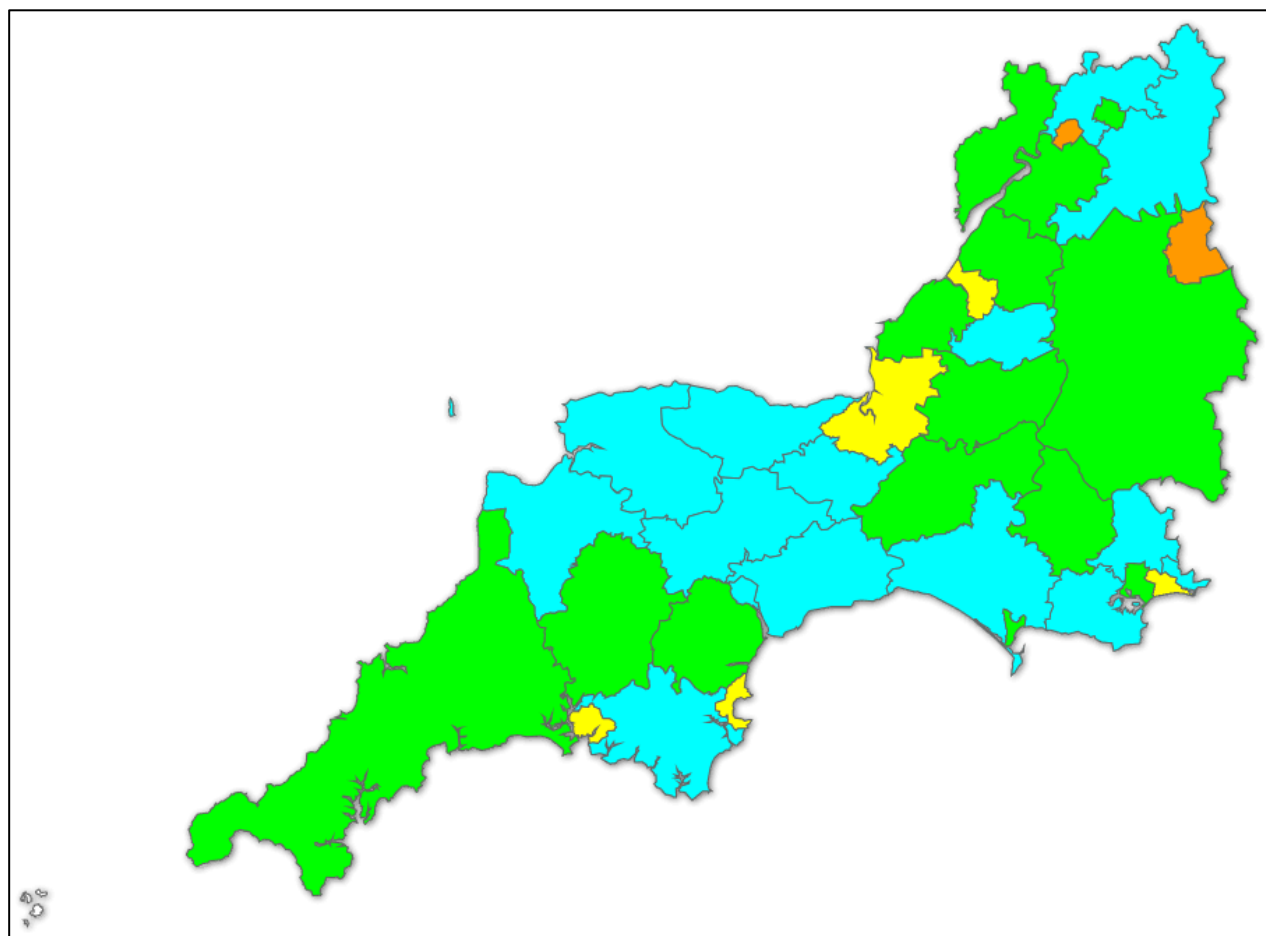


Figure 21: Table of number and rates of possession claims issued, 2011/12, South West region table

Rank (within region)	Rank (national)	Local Authority	Number of claims 2011/12	Rate of claims per 1,000 private homes
		South West region	4,875	2.35
1	82	Swindon UA	320	4.24
2	123	Gloucester	160	3.49
3	152	Bournemouth UA	245	3.15
4	158	Sedgemoor	140	3.13
5	162	Torbay UA	185	3.09
6	166	Plymouth UA	270	3.01
7	185	Bristol, City of UA	410	2.82
8	216	North Somerset UA	210	2.46
9	217	Mendip	105	2.44
10	219	Poole UA	140	2.41
11	220	South Gloucestershire UA	235	2.41
12	221	Wiltshire UA	410	2.40
13	226	North Dorset	60	2.33
14	234	Forest of Dean	70	2.24
15	235	Cornwall UA	505	2.24
16	238	Teignbridge	115	2.21
17	241	Stroud	95	2.18
18	247	Cheltenham	100	2.10
19	250	West Devon	45	2.09
20	251	South Somerset	130	2.08
21	256	Weymouth and Portland	55	2.04
22	268	Torridge	55	1.98
23	269	Christchurch	40	1.95
24	276	Mid Devon	55	1.90
25	277	West Somerset	30	1.88
26	280	Tewkesbury	60	1.86
27	282	East Dorset	65	1.84
28	283	Purbeck	35	1.84
29	284	Taunton Deane	75	1.80
30	299	North Devon	65	1.65
31	304	Bath and North East Somerset UA	100	1.52
32	307	Exeter	65	1.49
33	309	Cotswold	50	1.46
34	316	East Devon	80	1.38
35	322	South Hams	50	1.29
36	324	West Dorset	45	1.06

Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website

Figure 22: Rates of possession claims issued, 2011/12, South West region map



KEY:

Rate of mortgage claims issued per 1,000 private homes

■ Highest 20% (Hotspots)

■ 2nd highest 20%

■ 3rd highest 20%

■ 4th highest 20%

■ Lowest 20%

Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG Live table 100, DCLG website. Contains Ordnance Survey data © Crown copyright and database right 2012.

Appendix

Figure 23: Table of rates of mortgage possession claims issued, by Local Authority - ranked by rate of claims (all quintiles)

Rank	Local Authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
1	Barking and Dagenham	London	415	8.44
2	Knowsley	North West	325	7.20
3	Thurrock UA	East of England	345	6.51
4	Lewisham	London	490	6.46
5	Rossendale	North West	165	6.46
6	Rochdale	North West	435	6.41
7	Blackburn with Darwen UA	North West	285	6.16
8	Burnley	North West	210	6.11
9	Newham	London	440	6.07
10	Luton UA	East of England	385	6.00
11	Slough UA	South East	235	5.93
12	Greenwich	London	425	5.88
13	Salford	North West	445	5.87
14	Sandwell	West Midlands	520	5.82
15	Blackpool UA	North West	360	5.74
16	Oldham	North West	420	5.73
17	Doncaster	Yorkshire & Humberside	590	5.71
18	Kingston upon Hull, City of UA	Yorkshire & Humberside	450	5.70
19	Harlow	East of England	135	5.69
20	Bradford	Yorkshire & Humberside	940	5.60
21	Hyndburn	North West	175	5.59
22	Halton UA	North West	220	5.54
23	Manchester	North West	770	5.49
24	Corby	East Midlands	115	5.48
25	Fenland	East of England	200	5.43
26	Stoke-on-Trent UA	West Midlands	470	5.40
27	Liverpool	North West	805	5.39
28	Tamworth	West Midlands	135	5.36
29	North East Lincolnshire UA	Yorkshire & Humberside	330	5.35
30	Tameside	North West	410	5.35
31	Sunderland	North East	475	5.35
32	Birmingham	West Midlands	1,685	5.34
33	Northampton	East Midlands	405	5.33
34	Croydon	London	670	5.33
35	County Durham UA	North East	970	5.30
36	Middlesbrough UA	North East	235	5.28
37	Milton Keynes UA	South East	435	5.26
38	Bury	North West	360	5.26

Rank	Local Authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
39	Basildon	East of England	295	5.20
40	West Lancashire	North West	210	5.18
41	Hartlepool UA	North East	165	5.14
42	Barnsley	Yorkshire & Humberside	425	5.13
43	South Tyneside	North East	240	5.11
44	Bolton	North West	480	5.10
45	Wigan	North West	565	5.10
46	Medway UA	South East	515	5.06
47	Nottingham UA	East Midlands	460	5.02
48	Nuneaton and Bedworth	West Midlands	225	4.98
49	Cannock Chase	West Midlands	170	4.97
50	Rotherham	Yorkshire & Humberside	425	4.96
51	Peterborough UA	East of England	305	4.95
52	North Lincolnshire UA	Yorkshire & Humberside	300	4.93
53	Wellingborough	East Midlands	135	4.93
54	Wolverhampton	West Midlands	365	4.92
55	Redditch	West Midlands	135	4.91
56	Bolsover	East Midlands	135	4.89
57	Darlington UA	North East	195	4.84
58	Stockton-on-Tees UA	North East	325	4.83
59	Walsall	West Midlands	395	4.82
60	South Holland	East Midlands	160	4.76
61	Redcar and Cleveland UA	North East	230	4.69
62	Wakefield	Yorkshire & Humberside	525	4.67
63	Bexley	London	375	4.65
64	Gravesham	South East	160	4.64
65	St. Helens	North West	290	4.62
66	Telford and Wrekin UA	West Midlands	250	4.59
67	Enfield	London	455	4.57
68	Boston	East Midlands	100	4.56
69	Southwark	London	290	4.53
70	Pendle	North West	160	4.51
71	Kirklees	Yorkshire & Humberside	670	4.50
72	Dartford	South East	155	4.45
73	Preston	North West	205	4.43
74	Coventry	West Midlands	475	4.39
75	East Northamptonshire	East Midlands	140	4.38
76	Mansfield	East Midlands	165	4.36
77	Gateshead	North East	285	4.32
78	Warrington UA	North West	320	4.32
79	Ashfield	East Midlands	190	4.31

Rank	Local Authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
80	Wirral	North West	515	4.30
81	Kettering	East Midlands	150	4.25
82	Swindon UA	South West	320	4.24
83	Sefton	North West	445	4.23
84	Waltham Forest	London	315	4.23
85	Barrow-in-Furness	North West	125	4.23
86	Crawley	South East	140	4.21
87	Bassetlaw	East Midlands	175	4.19
88	Stevenage	East of England	105	4.17
89	Redbridge	London	380	4.14
90	North Warwickshire	West Midlands	95	4.08
91	Calderdale	Yorkshire & Humberside	315	4.06
92	Southend-on-Sea UA	East of England	275	4.05
93	Leicester UA	East Midlands	370	4.04
94	Broxbourne	East of England	135	4.03
95	Lincoln	East Midlands	130	4.02
96	Newark and Sherwood	East Midlands	170	3.99
97	Swale	South East	195	3.95
98	Sheffield	Yorkshire & Humberside	690	3.88
99	Portsmouth UA	South East	275	3.85
100	Leeds	Yorkshire & Humberside	1,010	3.84
101	Lambeth	London	310	3.82
102	Chorley	North West	155	3.81
103	Lancaster	North West	210	3.78
104	Gosport	South East	110	3.78
105	Dudley	West Midlands	395	3.75
106	West Lindsey	East Midlands	135	3.75
107	Havering	London	315	3.73
108	Newcastle upon Tyne	North East	305	3.72
109	Wyre	North West	170	3.71
110	South Derbyshire	East Midlands	130	3.68
111	Hounslow	London	265	3.67
112	North West Leicestershire	East Midlands	125	3.66
113	Castle Point	East of England	130	3.65
114	Havant	South East	155	3.65
115	East Staffordshire	West Midlands	150	3.65
116	Maidstone	South East	205	3.65
117	Derby UA	East Midlands	305	3.63
118	Cheshire West and Chester UA	North West	450	3.61
119	Central Bedfordshire UA	East of England	335	3.61

Rank	Local Authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
120	Thanet	South East	200	3.57
121	Erewash	East Midlands	155	3.53
122	Newcastle-under-Lyme	West Midlands	155	3.50
123	Gloucester	South West	160	3.49
124	Trafford	North West	280	3.45
125	Braintree	East of England	175	3.44
126	Bedford UA	East of England	190	3.43
127	North Tyneside	North East	245	3.43
128	Hillingdon	London	290	3.42
129	Tendring	East of England	215	3.42
130	Huntingdonshire	East of England	210	3.41
131	Brent	London	285	3.39
132	Hastings	South East	120	3.34
133	Selby	Yorkshire & Humberside	105	3.34
134	Southampton UA	South East	260	3.32
135	Stockport	North West	365	3.32
136	Wyre Forest	West Midlands	125	3.32
137	Carlisle	North West	135	3.30
138	Watford	East of England	100	3.30
139	Amber Valley	East Midlands	155	3.26
140	Tower Hamlets	London	190	3.26
141	Gedling	East Midlands	150	3.26
142	Hackney	London	175	3.24
143	Northumberland UA	North East	385	3.22
144	Rugby	West Midlands	120	3.21
145	Lichfield	West Midlands	120	3.21
146	Daventry	East Midlands	90	3.21
147	East Riding of Yorkshire UA	Yorkshire & Humberside	430	3.18
148	South Kesteven	East Midlands	165	3.17
149	South Ribble	North West	135	3.17
150	Ipswich	East of England	145	3.16
151	Great Yarmouth	East of England	115	3.16
152	Bournemouth UA	South West	245	3.15
153	Bracknell Forest UA	South East	125	3.15
154	East Lindsey	East Midlands	180	3.15
155	Sutton	London	220	3.14
156	Hertsmere	East of England	105	3.14
157	Ealing	London	325	3.13
158	Sedgemoor	South West	140	3.13

Rank	Local Authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
159	Bromsgrove	West Midlands	110	3.12
160	King's Lynn and West Norfolk	East of England	185	3.11
161	Dover	South East	130	3.10
162	Torbay UA	South West	185	3.09
163	Ashford	South East	130	3.08
164	Barnet	London	365	3.06
165	Copeland	North West	80	3.03
166	Plymouth UA	South West	270	3.01
167	Oadby and Wigston	East Midlands	65	3.01
168	Hinckley and Bosworth	East Midlands	125	3.00
169	Cheshire East UA	North West	430	2.99
170	Solihull	West Midlands	225	2.99
171	Rushmoor	South East	95	2.97
172	Haringey	London	210	2.97
173	Epping Forest	East of England	135	2.95
174	South Bucks	South East	70	2.94
175	Blaby	East Midlands	105	2.93
176	High Peak	East Midlands	105	2.91
177	Harrow	London	220	2.87
178	Stafford	West Midlands	140	2.87
179	Wychavon	West Midlands	125	2.85
180	Brentwood	East of England	80	2.84
181	North East Derbyshire	East Midlands	100	2.84
182	Chesterfield	East Midlands	105	2.83
183	Colchester	East of England	180	2.83
184	Eastbourne	South East	115	2.83
185	Bristol, City of UA	South West	410	2.82
186	Melton	East Midlands	55	2.82
187	Arun	South East	180	2.80
188	Reading UA	South East	155	2.80
189	Staffordshire Moorlands	West Midlands	110	2.80
190	Worthing	South East	120	2.78
191	Bromley	London	320	2.77
192	Breckland	East of England	140	2.76
193	Three Rivers	East of England	85	2.75
194	Tandridge	South East	85	2.75
195	Maldon	East of England	65	2.74
196	Cherwell	South East	145	2.74
197	Shepway	South East	120	2.74

Rank	Local Authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
198	Rochford	East of England	85	2.69
199	South Staffordshire	West Midlands	105	2.68
200	Fylde	North West	90	2.67
201	Broxtowe	East Midlands	115	2.66
202	Sevenoaks	South East	110	2.66
203	Scarborough	Yorkshire & Humberside	130	2.66
204	Merton	London	195	2.66
205	Spelthorne	South East	95	2.65
206	Worcester	West Midlands	95	2.65
207	St Edmundsbury	East of England	100	2.64
208	Tonbridge and Malling	South East	110	2.62
209	Forest Heath	East of England	60	2.61
210	Norwich	East of England	110	2.58
211	North Kesteven	East Midlands	105	2.58
212	Isle of Wight UA	South East	155	2.56
213	Waveney	East of England	120	2.52
214	Uttlesford	East of England	70	2.48
215	North Hertfordshire	East of England	110	2.46
216	North Somerset UA	South West	210	2.46
217	Mendip	South West	105	2.44
218	Chelmsford	East of England	150	2.42
219	Poole UA	South West	140	2.41
220	South Gloucestershire UA	South West	235	2.41
221	Wiltshire UA	South West	410	2.40
222	Aylesbury Vale	South East	150	2.37
223	Canterbury	South East	135	2.37
224	Allerdale	North West	85	2.36
225	Windsor and Maidenhead UA	South East	120	2.34
226	North Dorset	South West	60	2.33
227	Dacorum	East of England	110	2.30
228	Wealden	South East	135	2.30
229	Craven	Yorkshire & Humberside	55	2.30
230	Runnymede	South East	70	2.28
231	Stratford-on-Avon	West Midlands	105	2.25
232	Wycombe	South East	135	2.25
233	East Cambridgeshire	East of England	70	2.24
234	Forest of Dean	South West	70	2.24
235	Cornwall UA	South West	505	2.24
236	Charnwood	East Midlands	135	2.22
237	Richmondshire	Yorkshire & Humberside	40	2.22

Rank	Local Authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
238	Teignbridge	South West	115	2.21
239	Lewes	South East	85	2.21
240	Basingstoke and Deane	South East	130	2.19
241	Stroud	South West	95	2.18
242	Rother	South East	85	2.17
243	Eastleigh	South East	100	2.17
244	Hart	South East	70	2.12
245	Mid Sussex	South East	105	2.11
246	Welwyn Hatfield	East of England	70	2.10
247	Cheltenham	South West	100	2.10
248	Reigate and Banstead	South East	105	2.09
249	Adur	South East	50	2.09
250	West Devon	South West	45	2.09
251	South Somerset	South West	130	2.08
252	West Berkshire UA	South East	115	2.07
253	Wokingham UA	South East	120	2.07
254	Mid Suffolk	East of England	75	2.05
255	Shropshire UA	West Midlands	235	2.05
256	Weymouth and Portland	South West	55	2.04
257	Herefordshire, County of UA	West Midlands	145	2.04
258	West Oxfordshire	South East	80	2.02
259	Oxford	South East	90	2.01
260	Brighton and Hove UA	South East	210	2.00
261	Harborough	East Midlands	65	1.99
261	South Northamptonshire	East Midlands	65	1.99
263	Harrogate	Yorkshire & Humberside	125	1.99
264	Hambleton	Yorkshire & Humberside	65	1.99
265	East Hertfordshire	East of England	100	1.98
266	Epsom and Ewell	South East	55	1.98
267	Kingston upon Thames	London	115	1.98
268	Torridge	South West	55	1.98
269	Christchurch	South West	40	1.95
270	Test Valley	South East	80	1.94
271	Derbyshire Dales	East Midlands	55	1.94
272	Fareham	South East	85	1.94
273	Surrey Heath	South East	60	1.93
274	Wandsworth	London	200	1.92
275	Ribble Valley	North West	45	1.92
276	Mid Devon	South West	55	1.90


Rank	Local Authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
277	West Somerset	South West	30	1.88
278	Mole Valley	South East	60	1.88
279	Rutland UA	East Midlands	25	1.87
280	Tewkesbury	South West	60	1.86
281	Warwick	West Midlands	95	1.85
282	East Dorset	South West	65	1.84
283	Purbeck	South West	35	1.84
284	Taunton Deane	South West	75	1.80
285	Babergh	East of England	60	1.79
286	Westminster	London	145	1.79
287	York UA	Yorkshire & Humberside	125	1.76
288	North Norfolk	East of England	80	1.76
289	Vale of White Horse	South East	75	1.74
290	Malvern Hills	West Midlands	50	1.73
291	New Forest	South East	120	1.70
292	Elmbridge	South East	85	1.69
293	Waverley	South East	75	1.69
294	South Lakeland	North West	80	1.68
295	Woking	South East	60	1.67
296	Chichester	South East	75	1.66
297	Camden	London	105	1.66
298	South Norfolk	East of England	80	1.66
299	North Devon	South West	65	1.65
300	Broadland	East of England	80	1.63
301	Hammersmith and Fulham	London	90	1.61
302	Guildford	South East	75	1.56
303	Horsham	South East	75	1.54
304	Bath and North East Somerset UA	South West	100	1.52
305	Chiltern	South East	50	1.52
306	Tunbridge Wells	South East	60	1.50
307	Exeter	South West	65	1.49
308	Islington	London	80	1.46
309	Cotswold	South West	50	1.46
310	Suffolk Coastal	East of England	75	1.45
311	South Cambridgeshire	East of England	75	1.44
312	Ryedale	Yorkshire & Humberside	30	1.43
313	South Oxfordshire	South East	70	1.42
314	St Albans	East of England	70	1.40
315	Richmond upon Thames	London	100	1.39

Rank	Local Authority	Region	Number of claims 2011/12	Rate of claims per 1,000 private homes
316	East Devon	South West	80	1.38
317	Rushcliffe	East Midlands	60	1.37
318	Winchester	South East	55	1.33
319	Eden	North West	30	1.30
320	Kensington and Chelsea	London	85	1.30
321	East Hampshire	South East	55	1.29
322	South Hams	South West	50	1.29
323	Cambridge	East of England	40	1.10
324	West Dorset	South West	45	1.06

Sources: Claim numbers are from Ministry of Justice statistics, May 2012; Private homes are from DCLG live table 100, DCLG website.

KEY:

Rate of mortgage claims issued per 1,000 private homes

 Highest 20% (Hotspots)

 2nd highest 20%

 3rd highest 20%

 4th highest 20%

 Lowest 20%