

Eviction Risk Monitor 2012

Local rates of rental and mortgage possession claims

From the Shelter policy library

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Introduction

Britain is now at the centre of a perfect storm of housing problems. High and rising rents, the crippling high costs of getting on the housing ladder and the lowest peacetime building figures since the 1920s have all combined with a prolonged economic downturn to increase the pressure on families. The resulting strain is seeing many families falling behind with their rent or mortgages. Sometimes this is due to the sudden misfortune of job loss, relationship breakdown or illness. Sometimes it is through the slow, grinding effect of stagnant or falling wages and the rising cost of living. Either way, tens of thousands of families find themselves at risk of losing their homes.

In this Eviction Risk Monitor research, we have analysed the number and location of possession claims issued in England. A possession claim is the first stage in the court eviction process. While not all households issued with a claim will end up being evicted, a claim is a good indication of the extent to which families are struggling to keep up with their housing costs and their potential exposure to losing their home. Furthermore, a possession claim is not the start of the difficulty for families. It is often preceded by months of financial strain which impacts the whole family, with previous Shelter research showing that nearly a third of people are struggling or failing to meet their housing costs¹.

This research shows that the risk of receiving a possession claim on your home is spread across the country. While rural areas don't escape, risk of eviction is greater in cities and other urban areas, notably London. The fifteen local authorities with the highest rates of eviction risk are all located in London; further evidence of the phenomenal pressure on families in the capital, partly as a result of high housing costs. The report also shows that there appears to be a correlation between unemployment and higher rates of eviction risk, and that while the number of claims has fallen for owner-occupiers, it is increasing significantly in the private rented sector.

Our aim is to better understand the nature and extent of possession claims so that we can raise awareness and encourage more people to seek advice about their housing problems. Shelter provides free telephone, face to face and web advice to people at risk of eviction, including last-minute advice at court through the court duty desk scheme. It is vital that anyone struggling with housing costs seeks help immediately to give them the best chance of keeping their home.

¹ 30% of households struggle from time to time, constantly, or are falling behind with housing costs (YouGov poll for Shelter, GB representative, 4,014 respondents, December 2011, http://media.shelter.org.uk/home/press_releases/almost_one_million_people_resorting_to_payday_loans_to_help_pay_rent_or_mortgage)

Key Findings

Headline figures

In the twelve month period from 1 October 2011 to 30 September 2012, a total of 198,470 possession claims² were issued in county courts in England. Of these, 57,740 were issued on behalf of mortgage lenders, with the remaining 140,730 being made on behalf of landlords.

Local and regional rates

Comparisons between regional and local areas have been made using the rate of possession claims issued compared to the overall number of homes in the area, to allow for differing population sizes. Between October 2011 and September 2012:

- The local authority areas with the highest three rates of possession claims in England were:
 - Barking and Dagenham (1 possession claim per 37 homes)
 - Newham (1 per 39 homes)
 - Haringey (1 per 45 homes)
- The local authorities with the fifteen highest rates of possession claims are all located in London.
- The rate of possession claims in London (1 in 62 homes) is double that found in most other regions, and close to double the rate for England (1 in 115 homes).
- There are local authorities within the highest 20 per cent³ of rates of possession claims spread right across the country. These include Wolverhampton (1 per 65 homes), Manchester (1 per 66 homes), Slough (1 per 66 homes), Peterborough (1 per 68 homes), Nottingham (1 per 69 homes) and Newcastle (1 per 90 homes).
- The risk of repossession or eviction is most extreme in urban areas. While areas with rates of possession claims in the highest 20 per cent are spread throughout the country, almost all of them (95%) are classified as urban. Conversely, of the local authorities in the lowest fifth by possession claim rate, only 12% are classified as urban areas.
- Apart from London, the North West is the region with the highest rate of possession claims (1 per 112 homes), followed by the West Midlands (1 per 114 homes)
- There is a wide variation in rates of possession claims between local authorities – the top rate (1 in 37, Barking and Dagenham), is nearly 13 times the lowest rate (1 in 480, Ryedale).

² Throughout this report, unless otherwise stated, 'possession claims' refers to the combined number of mortgage and landlord possession claims. A possession claim is the beginning of a legal process, which can end in eviction – see page 6 for further detail on this definition.

³ 324 local authorities in England were included in the analysis, so the top 20 per cent constitute 65 local authorities. City of London and Isles of Scilly were excluded due to small sample sizes.

National trends

Between October 2011 and September 2012:

- The total number of possession claims issued in England and Wales decreased slightly (5%).
- The number of mortgage possession claims dropped by nearly a quarter (24%)
- However the number of possession claims issued by landlords has increased slightly (4%), with a 20% increase in the number of possession claims issued by landlords using the 'accelerated procedure'.⁴

Possession claims and unemployment

- Areas with the highest rates of possession claims tend also to have higher rates of unemployment, and vice versa.⁵
- The fifth of local authorities with the highest possession claim rates have a median unemployment rate of 10.1%, whereas the fifth of areas with the lowest possession claim rates have a median unemployment rate of 5.2%⁶. This compares with a national average rate of 8.2%.
- The fifth of local authorities with the highest possession claim rates have seen a higher increase in the rate of unemployment over the last three years, compared to the fifth of areas with the lowest possession claim rates (+2.1 percentage points compared to +1.4 percentage points)⁷.

⁴ This can be used once an Assured Shorthold Tenancy has reached the end of its fixed term. If the landlord has correctly served notice to quit but the tenant has not left the property, then the accelerated procedure allows the landlord to apply for a possession order purely on the basis of written evidence. There is no need for a court hearing or any other grounds for possession. This procedure is almost exclusively used in the private rented sector, although a small proportion of social tenancies may also be dealt with in this way.

⁵ While there is on average a good correlation, there are some areas with high rates of possession claims and lower rates of unemployment, and vice versa.

⁶ Unemployment rate is from the Annual Population Survey, April 2011 to March 2012.

⁷ Unemployment trend is the difference in unemployment rates between the years April 2008 to March 2009 and April 2011 to March 2012.

Methods and sources

A possession claim is the first stage of a legal process which can end with a person or family being evicted. In most cases it is followed by a possession order, which, if granted, is very likely to mean that person or family losing their home⁸. In the mortgage and social landlord sectors, pre-action protocols and other rules are in place to try to avoid reaching the stage of a possession claim being issued. In the private rented sector, many landlords will try to negotiate with tenants and reach agreements that do not require court proceedings where possible.

This report illustrates the local, regional and national picture of court proceedings that can lead to eviction for home-owners, as well as for private and social renters. The total number of mortgage and landlord possession claims is used in combination with government statistics on the number of dwellings to calculate the rates of possession claims in each local authority area in England. These rates are expressed as “1 in x homes” – meaning that the lower the value of x, the higher the rate of possession claims in the area.

The possession claims statistics are produced by the Ministry of Justice⁹, and the time period covered is October 2011 to September 2012, which is the last four available quarters. The dwellings figures are as at 31st March 2011, which is the latest set of figures available from DCLG¹⁰. At a national level, comparisons are shown between claims issued by mortgage lenders, and private and social landlords. These detailed splits are not published at local authority level, and local and regional analysis is based on the total number of landlord and mortgage claims in each local authority.

Not all possession claims lead to possession orders, and not all possession orders lead to the loss of the home and eviction, but receiving a possession claim means a household is in a legal process where their home is at serious risk.

There are no precise figures available to show the proportion of possession claims that result in repossessions and evictions, but this can be roughly estimated. Ministry of Justice statistics show that there were 210,392 possession claims in England and Wales in 2010 and in the following year, allowing for a time lag between claims and evictions, there were 59,338 repossessions of property¹¹. This suggests more than a quarter of possession claims result in eviction, while many more households will leave ‘voluntarily’ before bailiffs are required.

It is important to note that the analysis in this report only covers cases where a possession claim has been made and a court process has begun. Many more households than this are struggling

⁸ A small proportion of empty homes may be included in the figures for possession claims, for example, where the owner is not keeping up with mortgage payments.

⁹ <http://www.justice.gov.uk/publications/statistics-and-data/civil-justice/mortgage-possession.htm>

¹⁰ Table 100: Dwelling stock: Number of Dwellings by Tenure and district: England; 2011, DCLG November 2011 https://assets.digital.cabinet-office.gov.uk/government/uploads/system/uploads/attachment_data/file/10584/20401801.xls. We have used the term ‘homes’ for simplicity, and the fact that these have the potential to be homes, but the precise term is ‘dwellings’.

¹¹ Ministry of Justice quarterly court statistics, Q2 2012, table 1.7. This figure is for mortgages and landlords, and includes some cases where a warrant is suspended or withdrawn, but does not include the many cases where people have left their homes ‘voluntarily’, negating the need for a bailiff.

to keep up with the payments on their homes¹², and may voluntarily move or sell rather than face enforced eviction through the courts.

Maps are used in this report to illustrate the national and regional picture of rates of possession claims. All local authorities in England have been ranked according to their rate of mortgage and landlord possession claims, then banded into five groups of equal size, (quintiles). The maps show which national quintile each local authority area in England falls into, each map being accompanied by a key showing which colours relate to which quintile of rates of possession claims. An interactive version of this map can be found online at http://england.shelter.org.uk/campaigns/why_we_campaign/repossession_and_eviction_hotspots

The analysis comparing rates of possession claims with unemployment rates and trends is based on the Annual Population Survey and International Labour Organisation figures on unemployment at local authority level¹³.

The rate of unemployment used in this report is based on the latest available 12 months of figures (April 2011 - March 2012). When the trend in unemployment is used, this is the difference between the rate for the 12 months from April 2008 to March 2009, and the 12 months from April 2011 to March 2012.

¹² See footnote 1.

¹³ <http://www.nomisweb.co.uk/>

Main Findings

1. National trends in possession claims

Figure 1, below, shows a wide variation in the trends in different types of possession claim issued in England. Whilst the number of mortgage possession claims fell significantly, claims issued by landlords have risen by nearly 4%.

Figure 1: Overview of trends in possession claims in England

Quarter	Total possession claims	Mortgage possession claims	Landlord possession claims
2011 Q3	53,390	17,425	35,965
2011 Q4	48,530	15,290	33,240
2012 Q1	52,625	15,705	36,920
2012 Q2	46,770	13,580	33,190
2012 Q3	50,545	13,165	37,380
Change, Q3 2011 – Q3 2012	-5.3%	-24.4%	+3.9%

Source: Mortgage and landlord possession claim statistics, Ministry of Justice, November 2012, changes calculated by Shelter.

Figure 2 breaks the landlord figures down by tenure and procedure for England and Wales (this level of detail is not published for just England).

Figure 2: Trends in landlord possession claims, England and Wales

Quarter	Standard procedure: Social	Standard procedure: Private	Accelerated procedure ¹⁴
2011 Q3	24,783	5,721	6,935
2011 Q4	23,189	5,273	6,063
2012 Q1	25,209	6,172	7,183
2012 Q2	21,154	5,637	7,764
2012 Q3	24,716	5,912	8,319
Change, Q3 2011 – Q3 2012	-0.3%	+3%	+20%

Source: Mortgage and landlord possession claim statistics, Ministry of Justice, November 2012, changes calculated by Shelter

¹⁴ This can be used once an Assured Shorthold Tenancy has reached the end of its fixed term. If the landlord has correctly served notice to quit but the tenant has not left the property, then the accelerated procedure allows the landlord to apply for a possession order purely on the basis of written evidence. There is no need for a court hearing or any other grounds for possession. This procedure is almost exclusively used in the private rented sector, although a small proportion of social tenancies may also be dealt with in this way.

The accelerated procedure is used predominantly by private landlords, and if this figure is combined with those for private landlords using the standard procedure, it can be estimated that possession claims from private landlords have increased by 12% between October 2011 and September 2012. This rise should be viewed in the context of a similar increase in the overall number of households renting privately in recent years.¹⁵

The number of claims from social landlords has fallen slightly over the period, although it remains the highest of all the sectors. The differences in the numbers of claims issued by social and private landlords should be viewed in the context of the very different regulatory framework in the social housing sector. The majority of social tenancies are secure, meaning that social landlords are much more likely than private landlords to need to go to court to gain possession of a property. However, there is a pre-action protocol in place for social landlords which should ensure that legal action is only pursued as a last resort, thus exerting a downward pressure on the number and rate of claims. Therefore, although the number of claims in the social sector is high, it remains relatively stable.¹⁶

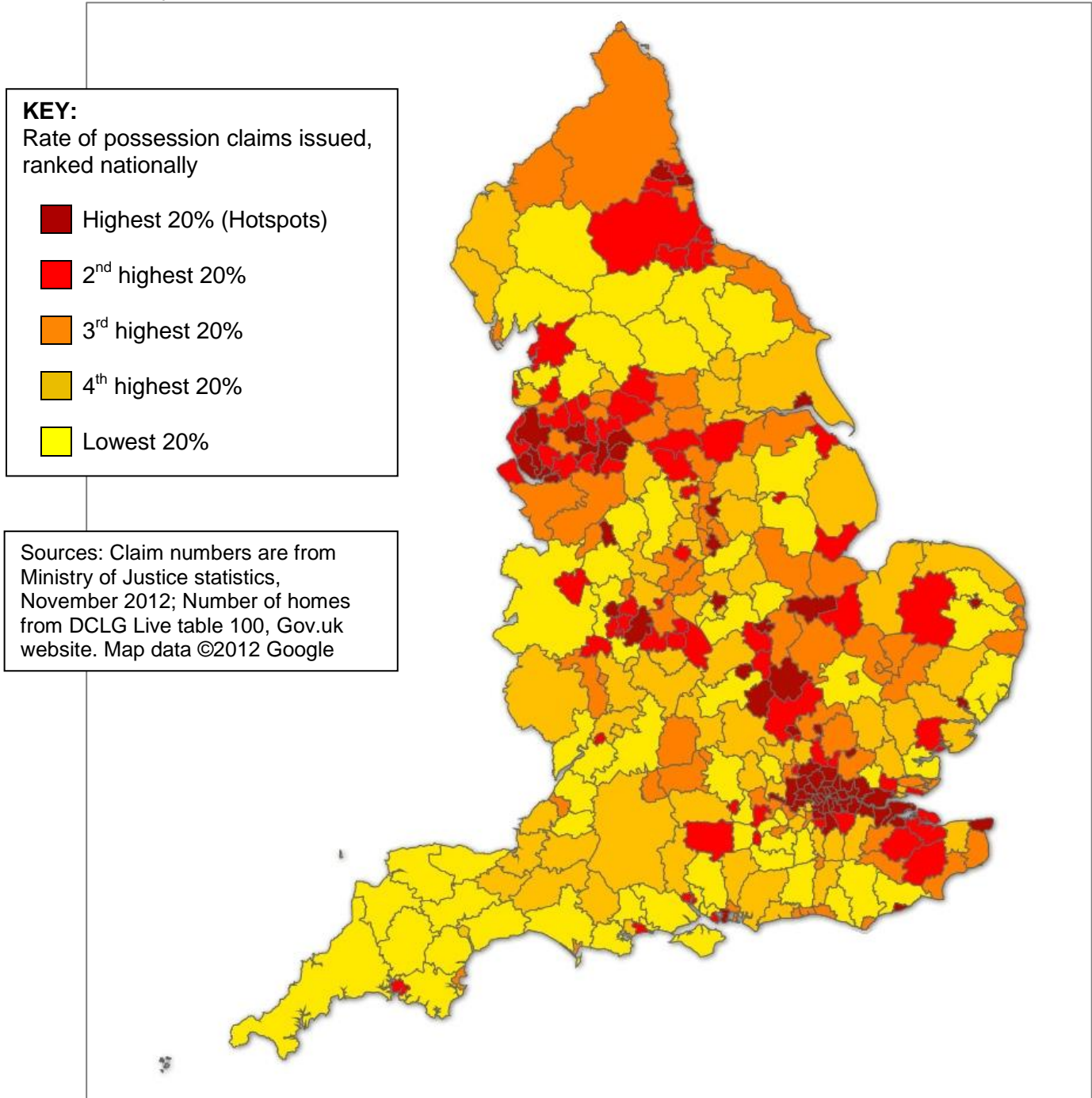
¹⁵ Table FT1101: https://assets.digital.cabinet-office.gov.uk/government/uploads/system/uploads/attachment_data/file/12066/FT1101_S101_Trends_in_tenure.xls

¹⁶ http://www.justice.gov.uk/guidance/courts-and-tribunals/courts/procedure-rules/civil/contents/protocols/prot_rent.htm

2. Local and regional analysis of possession claim rates

The map below shows that areas with high rates of possession claims are spread around the country, although there is a concentration of the very highest rates of claims in London. You can also see this as an [interactive map on our website](#).

Figure 3: National map, quintile rates of mortgage and landlord possession claims by local authority.



The table below shows the areas with the highest 20 per cent of possession claim rates (65 local authorities). The top of the list is dominated by London authorities, but seven other regions are represented.

Figure 4: Local authorities with highest 20 per cent of rates of possession claims, October 2011 – September 2012, England.

Rank (national)	Local Authority	Region	Number of mortgage and landlord possession claims	Rate of mortgage and landlord possession claims – 1 in x homes
	England		198,470	1 in 115
1	Barking and Dagenham	London	1,970	1 in 37
2	Newham	London	2,670	1 in 39
3	Haringey	London	2,205	1 in 45
4	Hackney	London	2,175	1 in 46
5	Southwark	London	2,590	1 in 46
6	Lambeth	London	2,775	1 in 47
7	Greenwich	London	2,270	1 in 47
8	Lewisham	London	2,375	1 in 48
9	Croydon	London	3,020	1 in 50
10	Waltham Forest	London	1,840	1 in 52
11	Brent	London	2,080	1 in 53
12	Enfield	London	2,250	1 in 53
13	Westminster	London	1,940	1 in 56
14	Islington	London	1,575	1 in 61
15	Ealing	London	2,075	1 in 61
16	Wolverhampton	West Midlands	1,590	1 in 65
17	Tower Hamlets	London	1,520	1 in 66
18	Slough	South East	765	1 in 66
19	Manchester	North West	3,190	1 in 66
20	Hammersmith and Fulham	London	1,245	1 in 66
21	Redbridge	London	1,535	1 in 66
22	Peterborough	East of England	1,125	1 in 68
23	Hillingdon	London	1,495	1 in 69
24	Nottingham	East Midlands	1,875	1 in 69
25	Salford	North West	1,545	1 in 70
26	Hounslow	London	1,335	1 in 70
27	Stevenage	East of England	500	1 in 71
28	Bexley	London	1,320	1 in 71
29	Luton	East of England	1,045	1 in 73
30	Birmingham	West Midlands	5,555	1 in 76
31	Barnet	London	1,790	1 in 77
32	Medway	South East	1,375	1 in 79
33	Liverpool	North West	2,595	1 in 80
34	Leicester	East Midlands	1,560	1 in 80
35	Thurrock	East of England	805	1 in 80
36	Gravesham	South East	510	1 in 82
37	Oldham	North West	1,130	1 in 83
38	Harrow	London	1,020	1 in 84
39	Milton Keynes	South East	1,210	1 in 84

Rank (national)	Local Authority	Region	Number of mortgage and landlord possession claims	Rate of mortgage and landlord possession claims – 1 in x homes
40	South Tyneside	North East	830	1 in 84
41	Camden	London	1,170	1 in 84
42	Stoke-on-Trent	West Midlands	1,320	1 in 86
43	Havering	London	1,140	1 in 86
44	Merton	London	985	1 in 86
45	Hertsmere	East of England	475	1 in 86
46	Dartford	South East	470	1 in 87
47	Harlow	East of England	405	1 in 87
48	West Lancashire	North West	540	1 in 88
49	Newcastle upon Tyne	North East	1,325	1 in 90
50	Hastings	South East	460	1 in 91
51	Knowsley	North West	695	1 in 91
52	Mansfield	East Midlands	505	1 in 93
53	Halton	North West	575	1 in 93
54	Ipswich	East of England	615	1 in 96
55	Northampton	East Midlands	955	1 in 96
56	Wandsworth	London	1,345	1 in 98
57	Tameside	North West	1,000	1 in 98
58	Kensington and Chelsea	London	870	1 in 99
59	Thanet	South East	645	1 in 99
60	Kingston upon Hull	Yorkshire & Humberside	1,140	1 in 99
61	Norwich	East of England	630	1 in 100
62	Bedford	East of England	665	1 in 101
63	Corby	East Midlands	265	1 in 101
64	Bolton	North West	1,175	1 in 102
65	Portsmouth	South East	860	1 in 102

Source: Mortgage and landlord possession claim statistics, Ministry of Justice, November 2012; DCLG Housing Live Table 100, number of dwellings by tenure and district as at March 2011.

The table below shows the three areas with the highest rates of possession claims in each region outside of London. These tend to be major towns and cities, and the highest rate within each region is often close to double the regional average.

Figure 5: Table showing top three local authorities within each region (excluding London), by rate of mortgage and landlord possession claims, October 2011 to September 2012

Rank within region (national rank)	Region / Local Authority	Number of mortgage and landlord possession claims	Rate of mortgage and landlord possession claims – 1 in x homes
	North East	9,665	1 in 120
1 (40)	South Tyneside	830	1 in 84
2 (49)	Newcastle upon Tyne	1,325	1 in 90
3 (81)	North Tyneside	815	1 in 113
	North West	27,815	1 in 112
1 (19)	Manchester	3,190	1 in 66
2 (25)	Salford	1,545	1 in 70
3 (33)	Liverpool	2,595	1 in 80
	Yorkshire and Humber	16,420	1 in 140
1 (60)	Kingston upon Hull	1,140	1 in 99
2 (67)	Barnsley	1,010	1 in 104
3 (77)	North East Lincolnshire	655	1 in 110
	East Midlands	14,440	1 in 136
1 (24)	Nottingham	1,875	1 in 69
2 (34)	Leicester	1,560	1 in 80
3 (52)	Mansfield	505	1 in 93
	West Midlands	20,645	1 in 114
1 (16)	Wolverhampton	1,590	1 in 65
2 (30)	Birmingham	5,555	1 in 76
3 (42)	Stoke-on-Trent	1,320	1 in 86
	East of England	19,040	1 in 132
1 (22)	Peterborough	1,125	1 in 68
2 (27)	Stevenage	500	1 in 71
3 (29)	Luton	1,045	1 in 73
	South East	24,440	1 in 151
1 (18)	Slough	765	1 in 66
2 (32)	Medway	1,375	1 in 79
3 (36)	Gravesham	510	1 in 82
	South West	12,625	1 in 190
1 (85)	Bournemouth	750	1 in 115
2 (111)	Gloucester	425	1 in 126
3 (126)	Plymouth	855	1 in 132
Source: Mortgage and landlord possession claim statistics, Ministry of Justice, November 2012; DCLG Housing Statistics, Table 100 number of dwellings by tenure and district, as at March 2011.			

Possession claim rates and urban areas

The results in the tables above appear to show that local authorities with high possession claim rates tend to be urban rather than rural. Figure 6, below, shows the full extent of this, by analysing rates of possession claims alongside the local authority urban-rural classification system¹⁷, showing that less than 5% of local authorities in the top 20% are classed as rural.

Figure 6: Table showing urban and rural classification, in the top fifth, middle three fifths, and bottom fifth of local authorities in England, by possession claim rate, October 2011 to September 2012

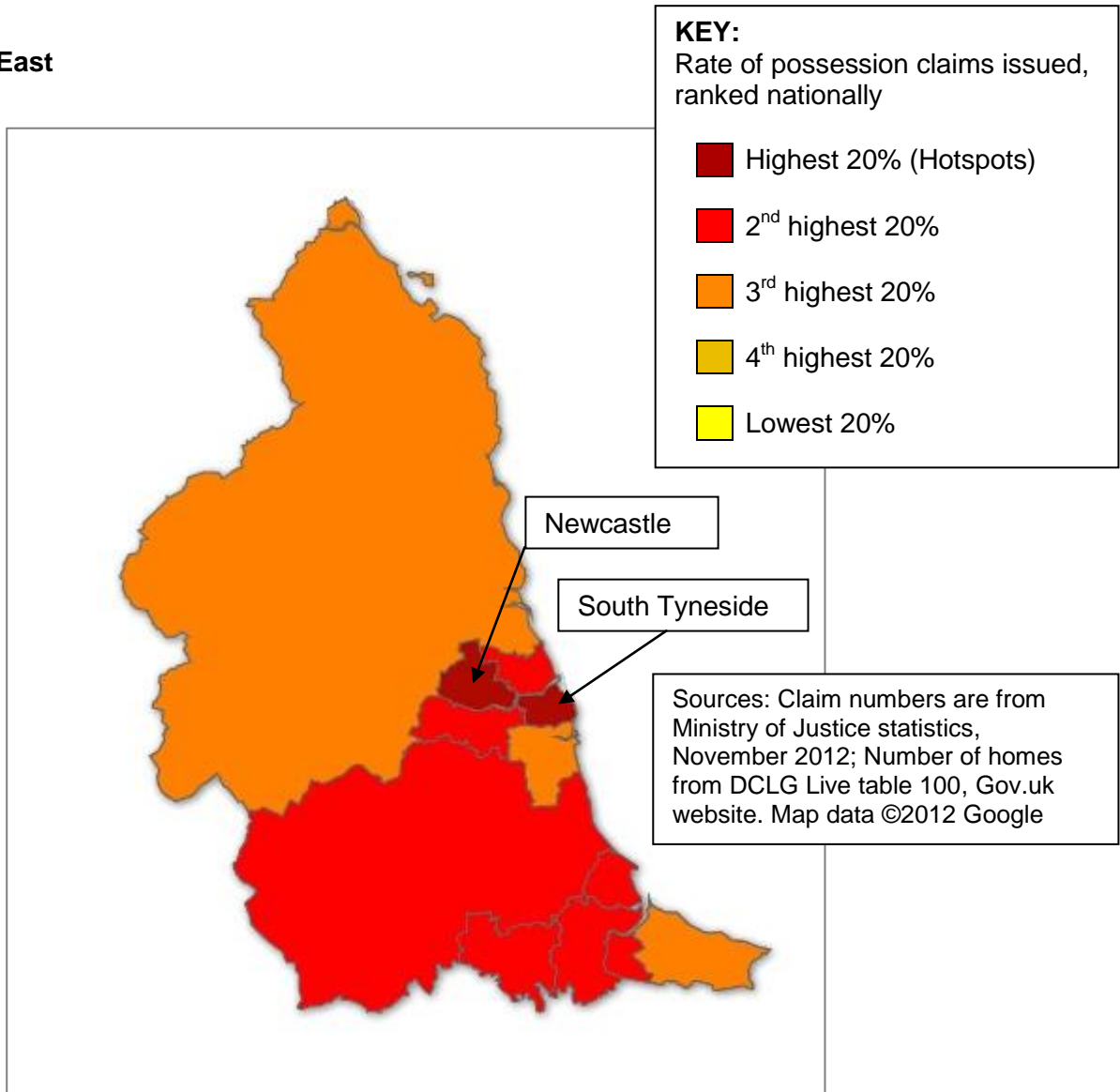
Local authorities, split by rate of possession claims, in quintiles (fifths)	% of local authorities classified <u>urban</u>	% of local authorities classified <u>rural</u>
Higher (highest 20%)	95.4%	4.6%
Middle (middle 60%)	50%	50%
Lower (lowest 20%)	12.3%	87.7%
Sources: Mortgage and landlord possession claim statistics, Ministry of Justice, November 2012; DCLG Housing Statistics, Table 100 number of dwellings by tenure and district, as at March 2011; local authority urban-rural classification system, DEFRA		

¹⁷ <http://www.defra.gov.uk/statistics/rural/what-is-rural/rural-urban-classification/>

3. Possession claim rates: Regional maps

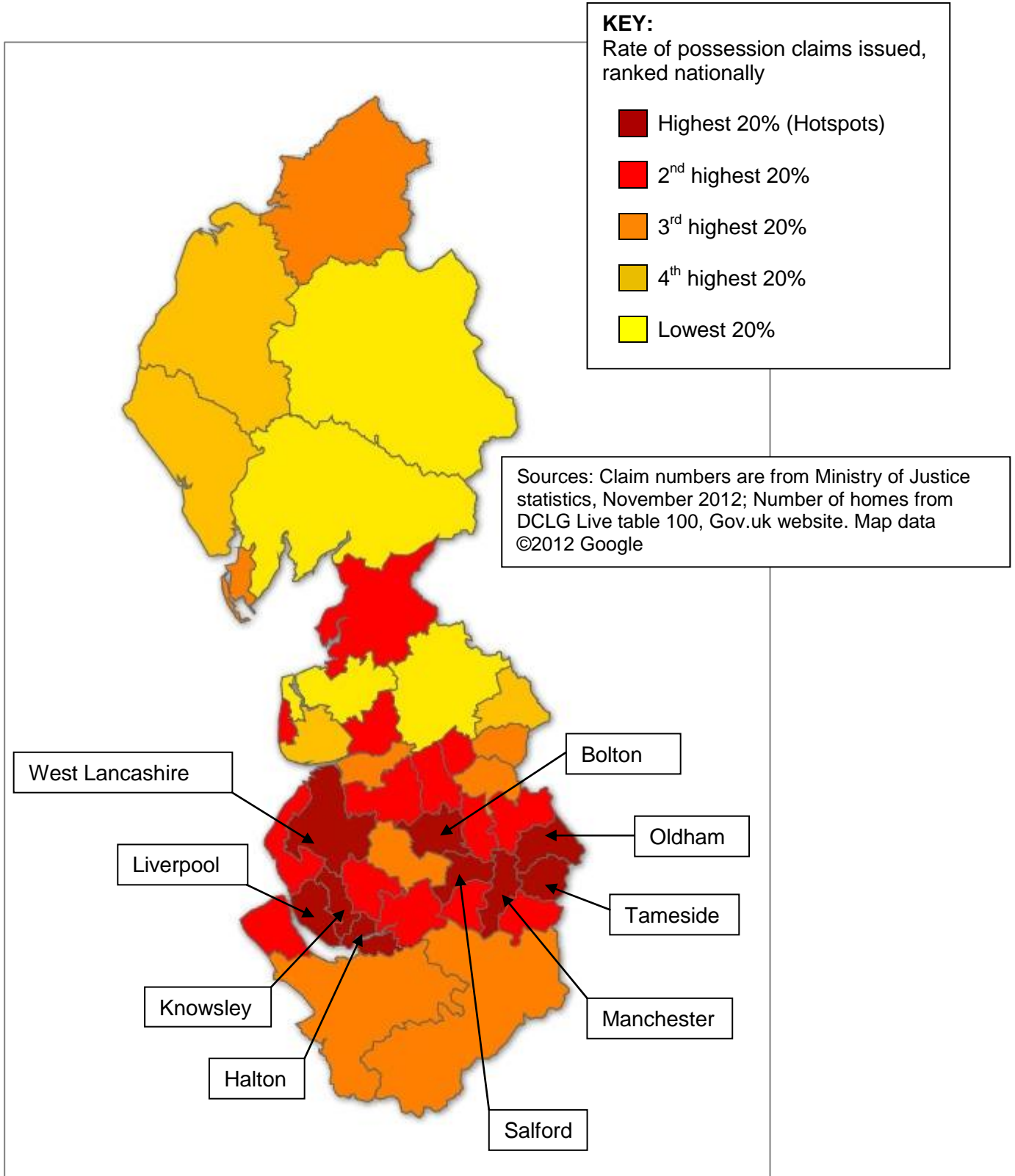
This section contains individual maps showing possession claim rates for each local authority area in each region in England. The key is the same as used in the national map, and shows the national possession claim rate quintile for each local authority in the region. In each region those areas which fall into the top quintile of possession claim rates are labelled¹⁸. Please note that the regional maps are not to scale with each other.

North East

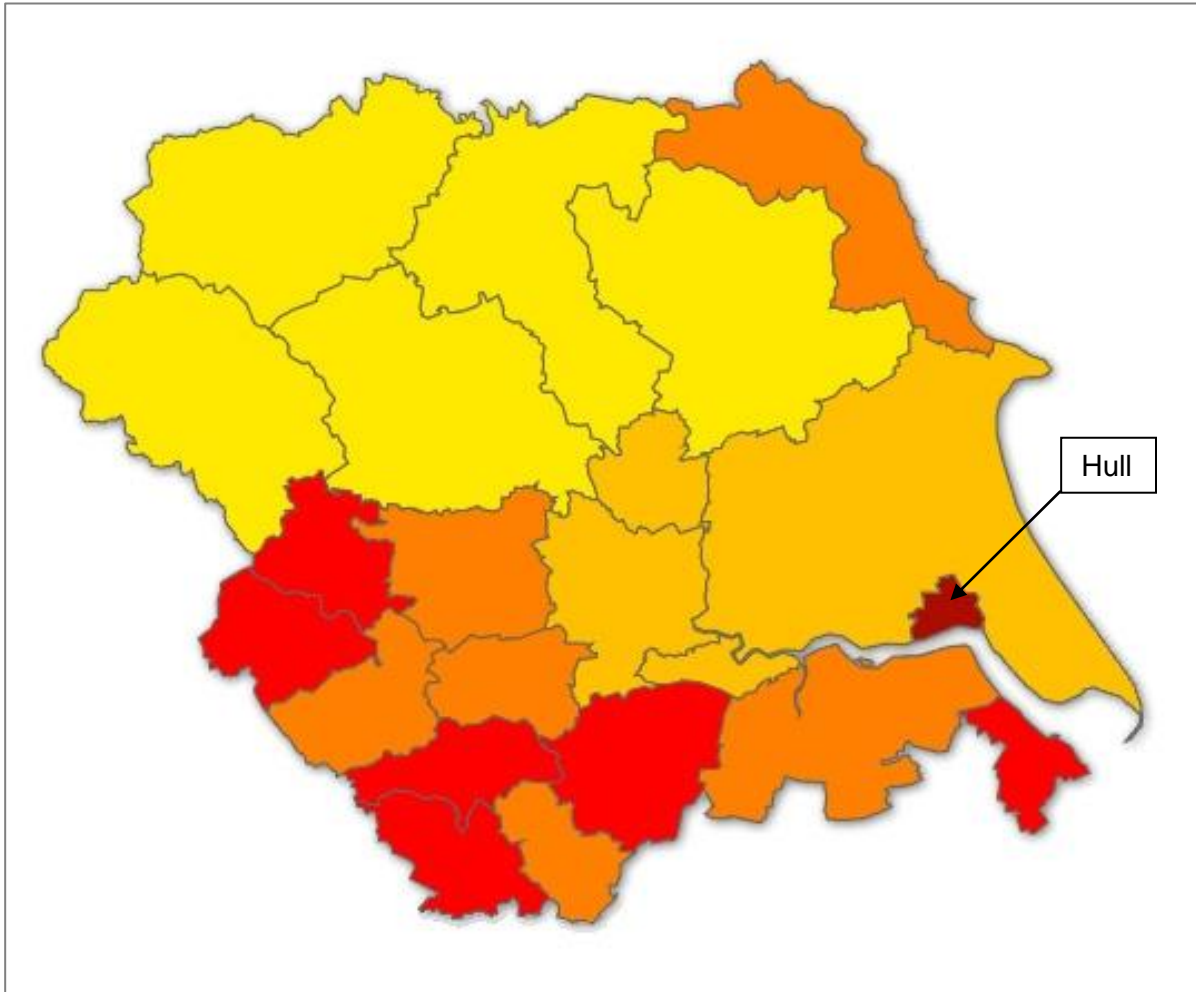


¹⁸ With the exception of London; see the note under the London map for the London labelling methodology.

North West








Yorkshire and Humber



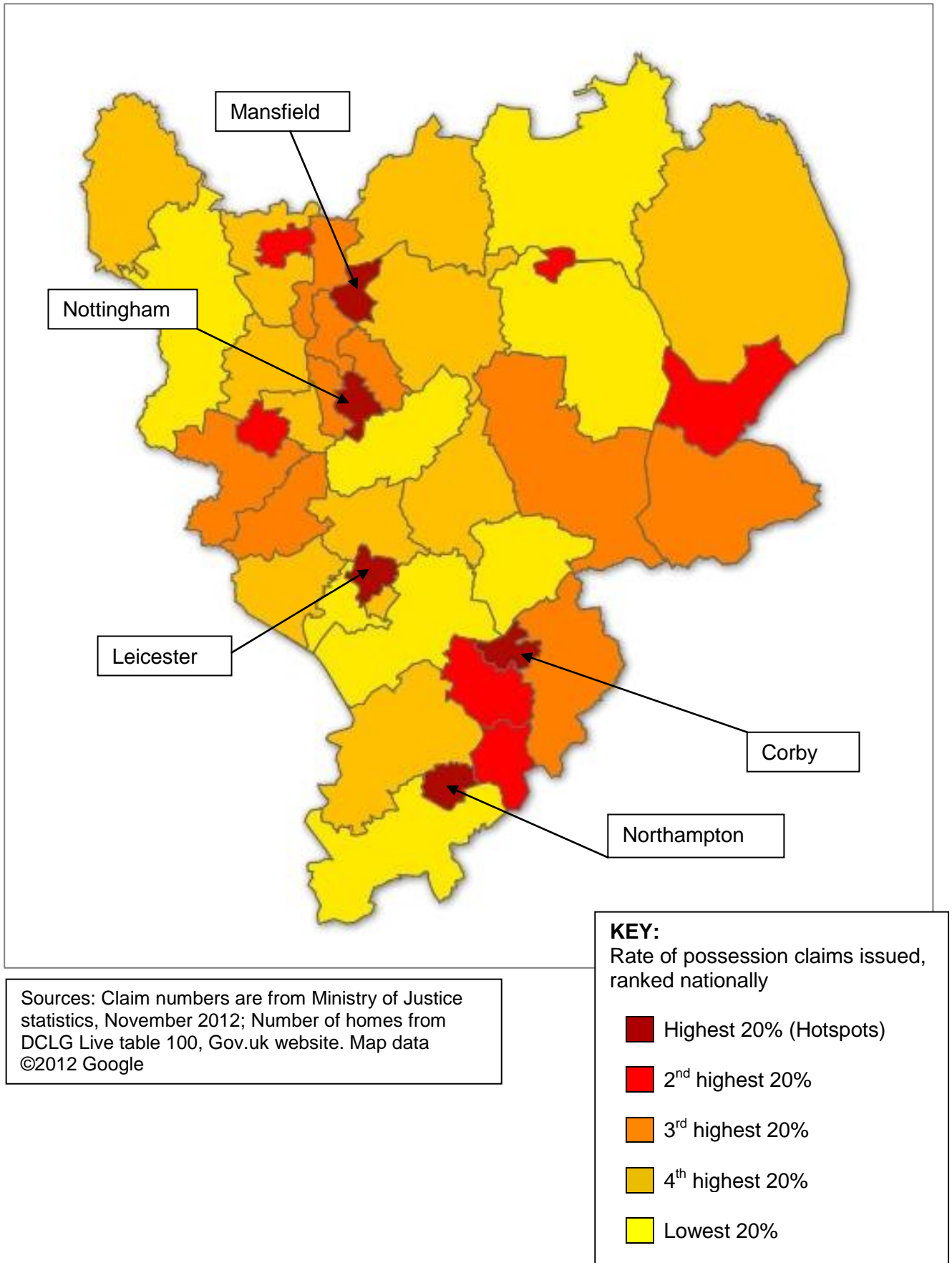
KEY:

Rate of possession claims issued, ranked nationally

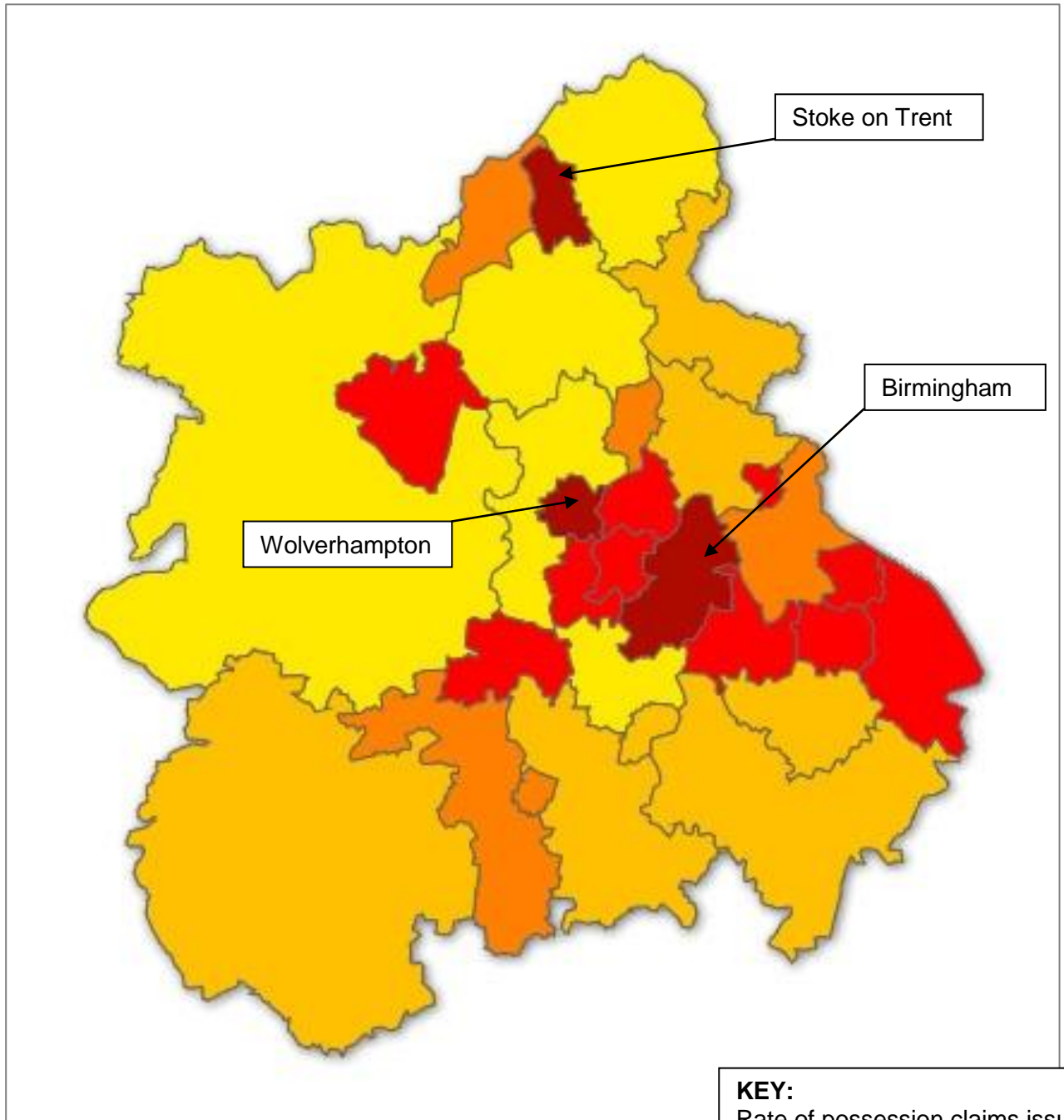
-  Highest 20% (Hotspots)
-  2nd highest 20%
-  3rd highest 20%
-  4th highest 20%
-  Lowest 20%

Sources: Claim numbers are from Ministry of Justice statistics, November 2012; Number of homes from DCLG Live table 100, Gov.uk website. Map data ©2012 Google

East Midlands



West Midlands

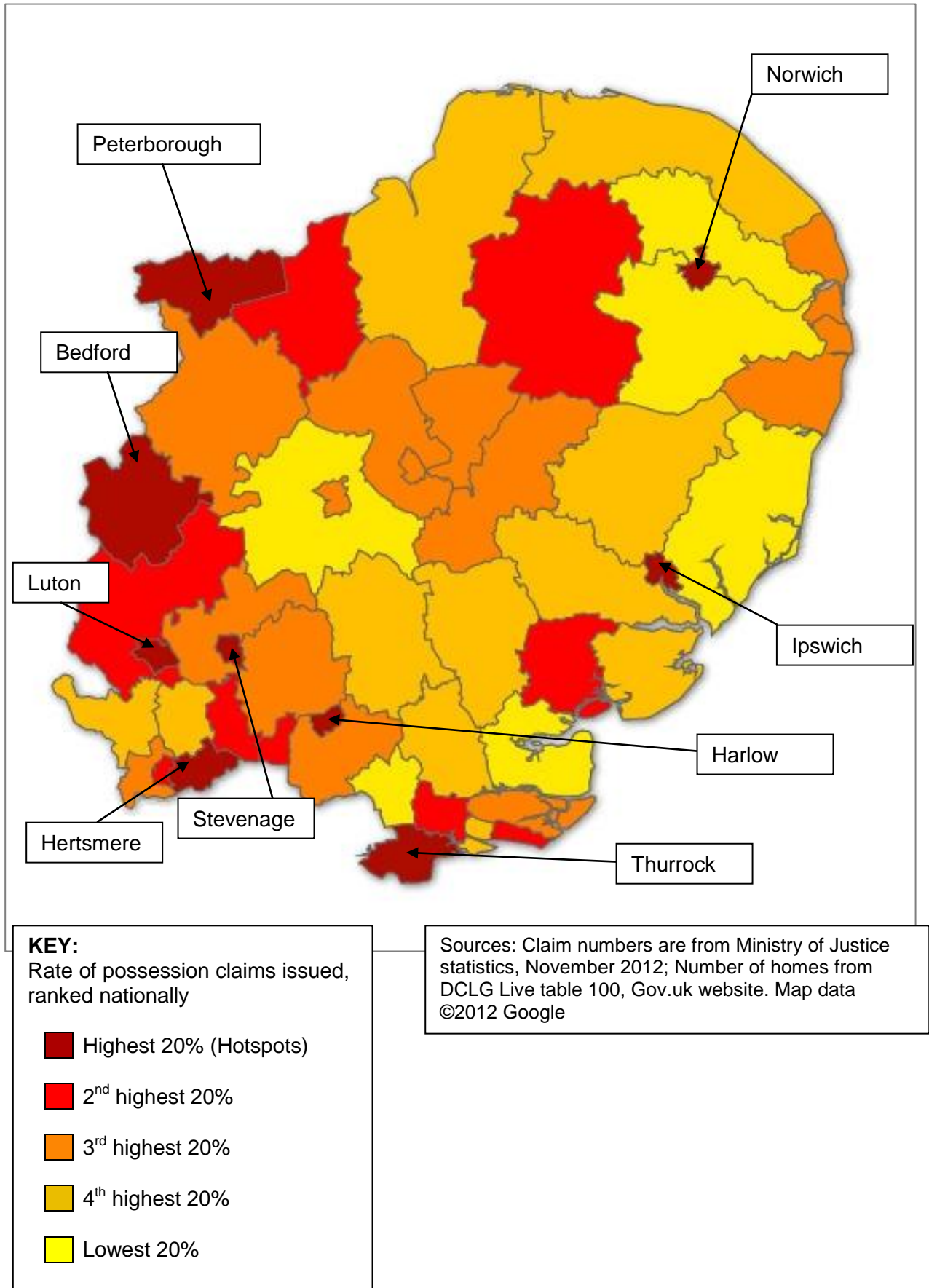


Sources: Claim numbers are from Ministry of Justice statistics, November 2012; Number of homes from DCLG Live table 100, Gov.uk website. Map data ©2012 Google

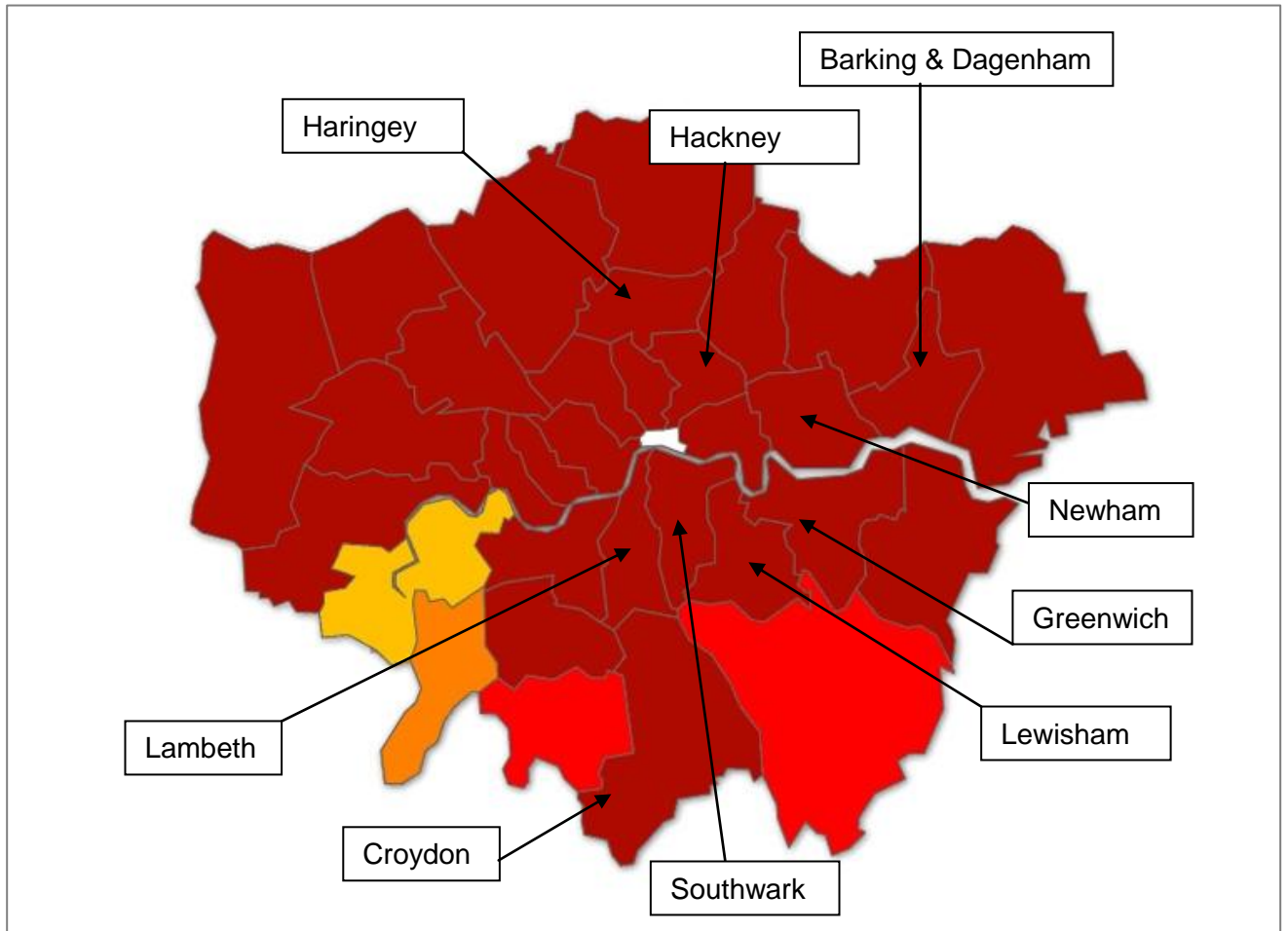
KEY:
Rate of possession claims issued, ranked nationally

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

East of England



London



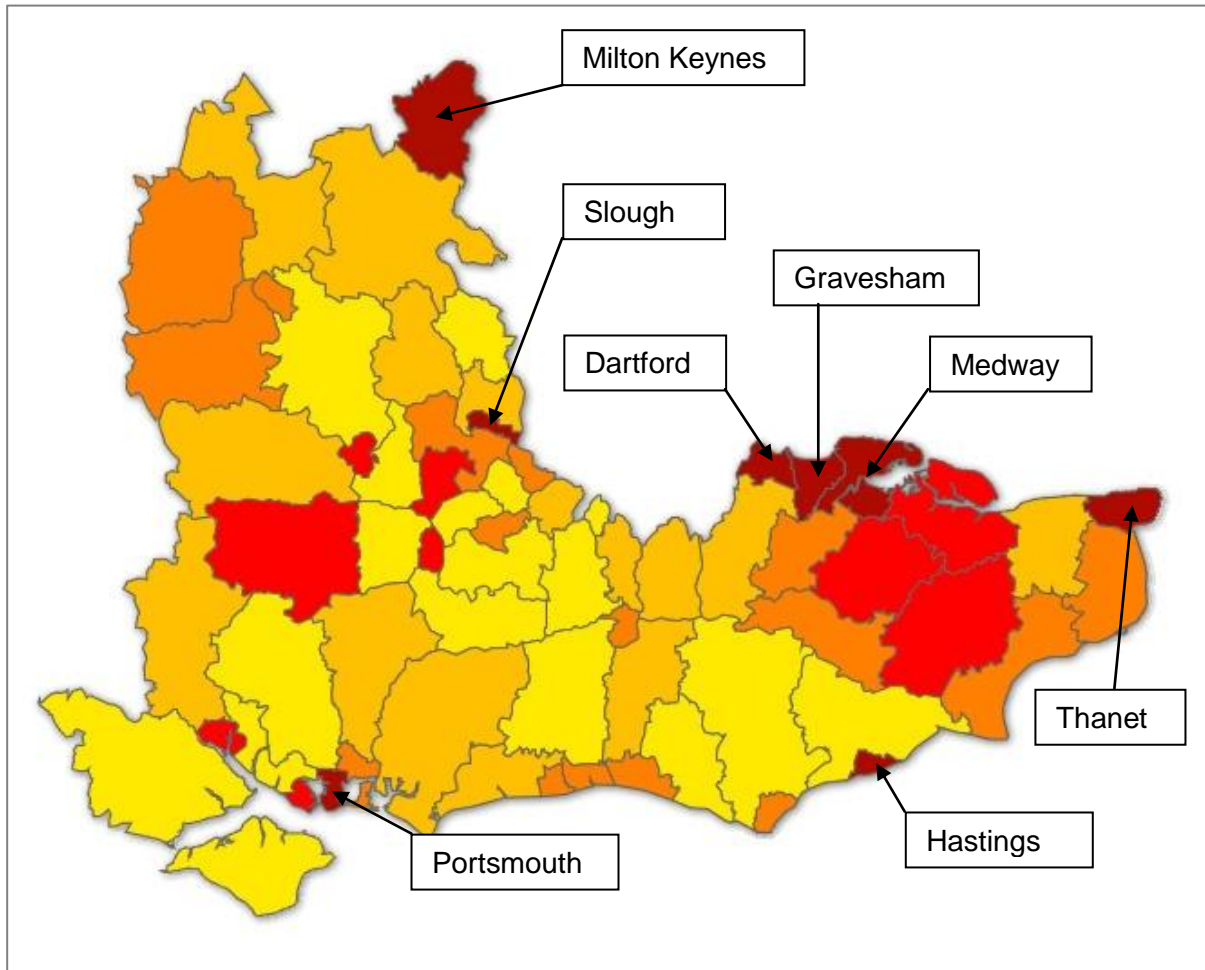
Note: Given the number of London boroughs which fall into the top quintile we have only labelled those with a repossession claim rate of 1 or more in 50 homes, ie the worst affected areas.

KEY:
Rate of possession claims issued, ranked nationally

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






Sources: Claim numbers are from Ministry of Justice statistics, November 2012; Number of homes from DCLG Live table 100, Gov.uk website. Map data ©2012 Google

South East



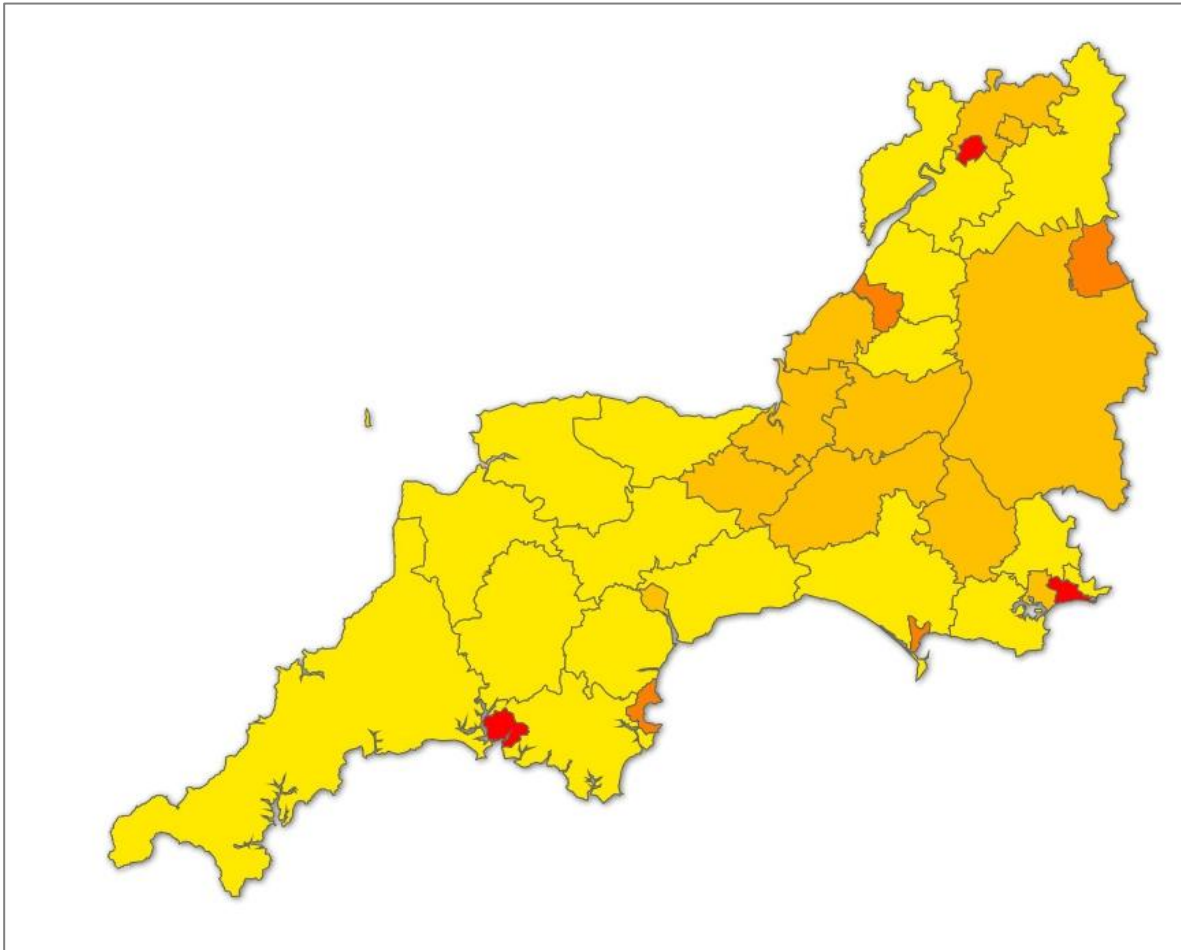
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Rate of possession claims issued, ranked nationally

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



Sources: Claim numbers are from Ministry of Justice statistics, November 2012; Number of homes from DCLG Live table 100, Gov.uk website. Map data ©2012 Google

South West



KEY:

Rate of possession claims issued, ranked nationally

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

Sources: Claim numbers are from Ministry of Justice statistics, November 2012; Number of homes from DCLG Live table 100, Gov.uk website. Map data ©2012 Google

4. Possession claim rates and unemployment

Unemployment rates

Figure 7, below, shows that the fifth of local authorities with the highest possession claim rates have a median unemployment rate of 10.1%, whereas the fifth of areas with the lowest possession claim rates have a median unemployment rate of 5.2%, against a national rate of 8.2%.

Figure 7: Table showing median unemployment rates in the top fifth, middle three fifths, and bottom fifth of local authorities by possession claim rate.

Local authorities, split by rate of possession claims, in quintiles (fifths)	Median rate of unemployment, April 2011 – March 2012
Higher (highest 20%)	10.1%
Middle (middle 60%)	7.0%
Lower (lowest 20%)	5.2%
Sources: Mortgage and landlord possession claim statistics, Ministry Of Justice, November 2012; DCLG Housing Statistics, Table 100 number of dwellings by tenure and district, as at March 2011; Annual Population Survey, ONS, April 2011 – March 2012.	

Unemployment trends

Figure 8, below, shows that the fifth of local authorities with the highest possession claim rates have seen a median change in unemployment of + 2.1 percentage points, over the last three years. This is higher than the median rise of 1.4 percentage points over the same period in the fifth of areas with the lowest possession claim rates, and the national rise of 1.8 percentage points.

Figure 8: Table showing median three year percentage point increase in unemployment, in the top fifth, middle three fifths, and bottom fifth of local authorities by possession claim rate.

Local authorities, split by rate of possession claims, in quintiles (fifths)	Median trend in unemployment: April 2008 – March 2009 to April 2011 – March 2012 (percentage points)
Higher (highest 20%)	+2.1pp
Middle (middle 60%)	+1.3pp
Lower (lowest 20%)	+1.4pp
Sources: Mortgage and landlord possession claim statistics, Ministry Of Justice, November 2012; DCLG Housing Statistics, Table 100 number of dwellings by tenure and district, as at March 2011; Annual Population Survey, ONS, April 2008 – March 2009 to April 2011 – March 2012.	

Appendix

Region/ local authority	National rank out of 324 (by rate of possession claims)	Rank within region by rate of possession claims	Number of mortgage and landlord possession claims, Oct 2011 to Sept 2012	Rate of possession claims - 1 in x homes	Unemp. rate April 2011 to March 2012, 16-64 year olds	Percentage point change in unemp. rate April 2009 to March 2012
England			198,470	1 in 115	8.2%	1.8
North East			9,665	1 in 120	11.0%	2.7
County Durham	119	8	1,795	1 in 129	10.1%	2.0
Darlington	117	7	375	1 in 128	9.7%	3.8
Gateshead	94	6	785	1 in 117	13.5%	5.0
Hartlepool	86	4	365	1 in 115	17.0%	5.6
Middlesbrough	93	5	510	1 in 116	15.8%	6.5
Newcastle upon Tyne	49	2	1,325	1 in 90	10.3%	0.2
North Tyneside	81	3	815	1 in 113	11.1%	3.7
Northumberland	152	11	1,020	1 in 143	6.6%	0.9
Redcar & Cleveland	192	12	365	1 in 168	12.4%	3.6
South Tyneside	40	1	830	1 in 84	12.2%	4.0
Stockton-on-Tees	125	9	615	1 in 132	10.3%	1.2
Sunderland	146	10	870	1 in 141	12.1%	3.3

Region/ local authority	National rank out of 324 (by rate of possession claims)	Rank within region by rate of possession claims	Number of mortgage and landlord possession claims, Oct 2011 to Sept 2012	Rate of possession claims - 1 in x homes	Unemp. rate April 2011 to March 2012, 16-64 year olds	Percentage point change in unemp. rate April 2009 to March 2012
North West			27,815	1 in 112	9.0%	2.0
Allerdale	233	35	240	1 in 186	8.6%	N/A
Barrow-in-Furness	187	29	200	1 in 166	9.0%	6.1
Blackburn with Darwen	83	14	505	1 in 114	9.4%	1.7
Blackpool	82	13	615	1 in 114	9.0%	2.3
Bolton	64	9	1,175	1 in 102	9.7%	2.0
Burnley	162	26	270	1 in 149	7.5%	-1.8
Bury	69	10	775	1 in 105	9.2%	3.3
Carlisle	173	27	305	1 in 159	6.2%	0.1
Cheshire East	180	28	1,010	1 in 161	6.2%	1.7
Cheshire W & Chester	190	30	880	1 in 167	7.1%	0.1
Chorley	100	17	385	1 in 121	5.6%	2.6
Copeland	213	34	185	1 in 177	6.4%	0.5
Eden	301	38	95	1 in 267	3.3%	-1.1
Fylde	205	32	210	1 in 173	3.8%	N/A
Halton	53	7	575	1 in 93	9.6%	2.3
Hyndburn	130	22	270	1 in 134	N/A	N/A
Knowsley	51	6	695	1 in 91	14.5%	6.5
Lancaster	196	31	360	1 in 171	7.2%	1.1
Liverpool	33	3	2,595	1 in 80	11.7%	3.1
Manchester	19	1	3,190	1 in 66	12.4%	2.0
Oldham	37	4	1,130	1 in 83	10.5%	0.9
Pendle	208	33	230	1 in 174	10.2%	2.5
Preston	73	11	535	1 in 107	10.3%	3.1
Ribble Valley	312	39	90	1 in 283	N/A	N/A
Rochdale	78	12	810	1 in 110	12.6%	3.3
Rossendale	135	24	220	1 in 137	11.3%	5.4
Salford	25	2	1,545	1 in 70	11.9%	4.4
Sefton	106	18	1,010	1 in 123	9.0%	2.4
South Lakeland	297	37	200	1 in 260	2.3%	-2.4
South Ribble	131	23	355	1 in 134	8.2%	2.2
St. Helens	95	16	685	1 in 117	9.4%	0.8
Stockport	89	15	1,100	1 in 116	7.8%	1.7
Tameside	57	8	1,000	1 in 98	9.4%	2.2
Trafford	124	21	740	1 in 131	8.1%	2.5
Warrington	113	20	695	1 in 127	6.2%	0.9
West Lancs	48	5	540	1 in 88	8.2%	-0.8
Wigan	138	25	990	1 in 138	9.3%	3.6
Wirral	108	19	1,140	1 in 125	9.1%	0.5
Wyre	281	36	210	1 in 235	10.8%	5.6

Region/ local authority	National rank out of 324 (by rate of possession claims)	Rank within region by rate of possession claims	Number of mortgage and landlord possession claims, Oct 2011 to Sept 2012	Rate of possession claims - 1 in x homes	Unemp. rate April 2011 to March 2012, 16-64 year olds	Percentage point change in unemp. rate April 2009 to March 2012
Yorkshire and The Humber			16,420	1 in 140	9.9%	2.7
Barnsley	67	2	1,010	1 in 104	11.3%	1.7
Bradford	114	6	1,570	1 in 127	12.3%	4.5
Calderdale	110	5	730	1 in 126	9.2%	2.9
Craven	316	20	85	1 in 310	10.5%	5.6
Doncaster	122	7	975	1 in 130	14.0%	5.5
East Riding of Yorkshire	242	15	765	1 in 195	5.2%	0.9
Hambleton	314	19	135	1 in 286	3.8%	1.2
Harrogate	306	18	255	1 in 273	9.5%	6.7
Kingston upon Hull	60	1	1,140	1 in 99	14.8%	4.1
Kirklees	134	9	1,300	1 in 136	9.6%	2.1
Leeds	163	12	2,240	1 in 150	9.9%	3.1
North East Lincs	77	3	655	1 in 110	11.9%	2.5
North Lincs	133	8	535	1 in 135	6.3%	-1.4
Richmondshire	305	17	80	1 in 273	8.4%	N/A
Rotherham	145	10	790	1 in 141	11.0%	0.5
Ryedale	324	21	50	1 in 480	N/A	N/A
Scarborough	177	13	345	1 in 160	8.5%	1.3
Selby	222	14	200	1 in 180	6.1%	-0.6
Sheffield	84	4	2,070	1 in 114	10.5%	2.1
Wakefield	147	11	1,040	1 in 142	10.0%	3.5
York	256	16	405	1 in 207	5.4%	1.0

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East Midlands			14,440	1 in 136	8.1%	1.6
Amber Valley	247	30	275	1 in 198	9.1%	1.1
Ashfield	176	17	330	1 in 160	14.4%	9.0
Bassetlaw	203	23	290	1 in 172	7.9%	3.5
Blaby	275	34	170	1 in 228	5.1%	N/A
Bolsover	139	13	245	1 in 138	12.1%	6.4
Boston	118	11	215	1 in 128	11.3%	8.1
Broxtowe	165	15	325	1 in 151	7.4%	0.4
Charnwood	253	32	340	1 in 203	6.7%	1.9
Chesterfield	87	7	420	1 in 115	11.5%	6.9
Corby	63	5	265	1 in 101	N/A	N/A
Daventry	239	28	170	1 in 192	7.4%	1.6
Derby	70	6	1,005	1 in 105	9.1%	2.8
Derbyshire Dales	310	39	115	1 in 280	6.8%	3.1
East Lindsey	199	22	375	1 in 172	5.8%	1.2
East Northants	149	14	260	1 in 142	6.3%	-2.3
Erewash	195	21	295	1 in 171	8.5%	-0.2
Gedling	184	18	315	1 in 163	4.4%	-2.1
Harborough	307	37	130	1 in 273	6.1%	2.2
High Peak	235	27	220	1 in 187	5.8%	1.8
Hinckley and Bosworth	228	26	255	1 in 183	10.5%	4.8
Kettering	98	10	345	1 in 118	7.1%	-1.7
Leicester	34	2	1,560	1 in 80	13.1%	0.4
Lincoln	92	8	360	1 in 116	11.0%	-2.6
Mansfield	52	3	505	1 in 93	11.8%	6.7
Melton	250	31	110	1 in 200	3.6%	-2.0
Newark and Sherwood	227	25	275	1 in 183	6.2%	3.1
North East Derbyshire	244	29	225	1 in 196	5.5%	0.8
North Kesteven	308	38	170	1 in 273	4.6%	1.8
North West Leics	185	19	245	1 in 163	6.8%	-0.3
Northampton	55	4	955	1 in 96	7.3%	0.9
Nottingham	24	1	1,875	1 in 69	13.9%	3.0
Oadby and Wigston	221	24	130	1 in 179	4.0%	-3.7
Rushcliffe	322	40	110	1 in 435	3.6%	-0.9
Rutland	299	35	60	1 in 264	3.7%	-1.4
South Derbyshire	194	20	230	1 in 170	6.1%	-0.5
South Holland	132	12	285	1 in 135	4.9%	-0.8
South Kesteven	172	16	380	1 in 158	6.4%	2.2
South Northants	303	36	135	1 in 269	6.5%	4.5
Wellingborough	96	9	285	1 in 117	4.1%	-3.1
West Lindsey	272	33	180	1 in 226	7.6%	0.2

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West Midlands			20,645	1 in 114	9.2%	1.6
Birmingham	30	2	5,555	1 in 76	13.5%	2.0
Bromsgrove	271	28	175	1 in 224	6.9%	3.0
Cannock Chase	150	16	290	1 in 142	12.4%	4.9
Coventry	68	5	1,270	1 in 104	9.5%	2.2
Dudley	99	10	1,105	1 in 120	9.5%	1.1
East Staffordshire	204	20	275	1 in 173	1.9%	-0.9
Herefordshire	249	25	415	1 in 200	5.1%	1.4
Lichfield	223	22	240	1 in 180	8.6%	4.5
Malvern Hills	193	18	200	1 in 168	8.7%	5.4
Newcastle-under-Lyme	171	17	345	1 in 157	12.6%	8.4
North Warwicks	141	15	195	1 in 138	5.8%	-4.5
Nuneaton & Bedworth	75	8	495	1 in 109	6.8%	0.5
Redditch	202	19	205	1 in 172	3.8%	-4.2
Rugby	129	13	325	1 in 133	10.0%	4.3
Sandwell	66	4	1,225	1 in 102	11.9%	-2.7
Shropshire	260	26	625	1 in 213	8.3%	4.1
Solihull	74	7	815	1 in 109	8.3%	0.1
South Staffs	263	27	210	1 in 217	5.3%	0.1
Stafford	277	29	245	1 in 229	4.3%	-2.7
Staffs Moorlands	291	30	175	1 in 246	6.8%	4.5
Stoke-on-Trent	42	3	1,320	1 in 86	9.4%	0.4
Stratford-on-Avon	206	21	310	1 in 173	8.0%	4.3
Tamworth	116	12	245	1 in 128	13.1%	6.3
Telford and Wrekin	115	11	550	1 in 127	8.5%	3.0
Walsall	97	9	920	1 in 118	11.1%	1.0
Warwick	234	24	320	1 in 186	3.4%	-0.2
Wolverhampton	16	1	1,590	1 in 65	13.1%	2.8
Worcester	136	14	310	1 in 138	6.2%	3.7
Wychavon	230	23	280	1 in 184	2.6%	-0.9
Wyre Forest	71	6	420	1 in 105	5.7%	-1.6

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East of England			19,040	1 in 132	6.8%	1.4
Babergh	254	40	190	1 in 203	4.7%	-0.4
Basildon	80	11	650	1 in 113	7.2%	1.3
Bedford	62	9	665	1 in 101	7.1%	-1.2
Braintree	216	36	345	1 in 178	4.7%	-4.0
Breckland	128	18	445	1 in 133	4.8%	-3.0
Brentwood	274	43	140	1 in 228	5.4%	N/A
Broadland	285	44	225	1 in 240	2.5%	-2.0
Broxbourne	107	15	315	1 in 124	8.7%	2.8
Cambridge	160	23	325	1 in 148	6.8%	2.1
Castle Point	220	37	210	1 in 179	4.4%	N/A
Central Beds	103	14	885	1 in 122	4.9%	0.4
Chelmsford	214	35	405	1 in 177	4.9%	-0.3
Colchester	102	13	615	1 in 122	6.2%	0.4
Dacorum	198	31	355	1 in 172	5.5%	0.4
East Cambs	181	28	225	1 in 161	6.9%	3.3
East Herts	174	26	365	1 in 159	3.4%	-0.1
Epping Forest	151	20	380	1 in 143	8.5%	2.3
Fenland	121	17	325	1 in 130	14.7%	7.6
Forest Heath	137	19	195	1 in 138	3.5%	N/A
Great Yarmouth	154	21	305	1 in 144	12.3%	6.4
Harlow	47	6	405	1 in 87	7.6%	-0.4
Hertsmere	45	5	475	1 in 86	3.2%	-4.1
Huntingdonshire	166	25	475	1 in 151	5.5%	-0.4
Ipswich	54	7	615	1 in 96	6.9%	2.1
King's Lynn & West Norfolk	209	34	400	1 in 174	9.4%	6.0
Luton	29	3	1,045	1 in 73	10.3%	-0.3
Maldon	286	45	110	1 in 241	7.6%	N/A
Mid Suffolk	229	38	225	1 in 183	5.0%	1.0
North Herts	178	27	345	1 in 160	6.8%	3.4
North Norfolk	257	41	250	1 in 207	8.0%	0.3
Norwich	61	8	630	1 in 100	9.2%	4.9
Peterborough	22	1	1,125	1 in 68	9.5%	3.7
Rochford	186	30	210	1 in 164	N/A	N/A
South Cambs	261	42	285	1 in 215	4.6%	1.1
South Norfolk	319	47	170	1 in 321	7.5%	2.3
Southend-on-Sea	72	10	725	1 in 106	7.4%	1.3
St Albans	207	33	330	1 in 174	5.7%	3.9
St Edmundsbury	158	22	315	1 in 147	5.1%	-2.4
Stevenage	27	2	500	1 in 71	5.8%	-1.4
Suffolk Coastal	317	46	185	1 in 315	2.0%	-2.1

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East of England (cont.)						
Tendring	200	32	400	1 in 172	10.6%	2.1
Three Rivers	164	24	240	1 in 151	11.1%	7.5
Thurrock	35	4	805	1 in 80	11.6%	4.5
Uttlesford	232	39	175	1 in 185	N/A	N/A
Watford	91	12	315	1 in 116	7.9%	4.6
Waveney	183	29	340	1 in 161	9.2%	7.4
Welwyn Hatfield	109	16	365	1 in 126	9.9%	6.0

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London			53,410	1 in 62	9.4%	2.0
Barking & Dagenham	1	1	1,970	1 in 37	12.5%	3.7
Barnet	31	22	1,790	1 in 77	10.8%	2.2
Bexley	28	21	1,320	1 in 71	7.7%	-0.4
Brent	11	11	2,080	1 in 53	11.6%	4.8
Bromley	90	30	1,160	1 in 116	5.2%	1.1
Camden	41	24	1,170	1 in 84	8.4%	2.3
City of London	N/A	N/A	N/A	N/A	N/A	N/A
Croydon	9	9	3,020	1 in 50	12.0%	5.5
Ealing	15	15	2,075	1 in 61	11.3%	3.3
Enfield	12	12	2,250	1 in 53	12.4%	3.1
Greenwich	7	7	2,270	1 in 47	11.3%	4.0
Hackney	4	4	2,175	1 in 46	7.1%	-1.6
Hammersmith & Fulham	20	17	1,245	1 in 66	9.5%	1.6
Haringey	3	3	2,205	1 in 45	10.3%	1.9
Harrow	38	23	1,020	1 in 84	6.1%	0.3
Havering	43	25	1,140	1 in 86	7.8%	1.3
Hillingdon	23	19	1,495	1 in 69	9.6%	2.7
Hounslow	26	20	1,335	1 in 70	8.1%	1.7
Islington	14	14	1,575	1 in 61	10.3%	3.7
Kensington and Chelsea	58	28	870	1 in 99	6.7%	-0.5
Kingston upon Thames	161	31	440	1 in 149	7.3%	1.3
Lambeth	6	6	2,775	1 in 47	11.3%	0.8
Lewisham	8	8	2,375	1 in 48	9.1%	0.6
Merton	44	26	985	1 in 86	7.6%	1.0
Newham	2	2	2,670	1 in 39	15.3%	4.1
Redbridge	21	18	1,535	1 in 66	9.1%	2.4
Richmond upon Thames	217	32	460	1 in 178	4.7%	1.7
Southwark	5	5	2,590	1 in 46	11.3%	2.9
Sutton	76	29	740	1 in 110	8.9%	4.5
Tower Hamlets	17	16	1,520	1 in 66	13.1%	1.4
Waltham Forest	10	10	1,840	1 in 52	9.4%	1.0
Wandsworth	56	27	1,345	1 in 98	5.7%	0.0
Westminster	13	13	1,940	1 in 56	8.0%	-0.5

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South East			24,440	1 in 151	6.1%	1.4
Adur	188	32	165	1 in 166	6.9%	-1.7
Arun	211	36	400	1 in 176	7.7%	4.0
Ashford	123	16	375	1 in 131	5.1%	2.2
Aylesbury Vale	236	41	390	1 in 188	7.7%	3.3
Basingstoke & Deane	88	10	625	1 in 115	5.4%	-0.9
Bracknell Forest	127	17	360	1 in 133	4.7%	0.9
Brighton and Hove	153	22	860	1 in 144	7.8%	0.3
Canterbury	251	47	320	1 in 202	6.9%	0.5
Cherwell	224	38	335	1 in 180	3.3%	0.9
Chichester	245	45	270	1 in 196	4.5%	N/A
Chiltern	320	66	115	1 in 329	4.4%	1.6
Crawley	170	28	280	1 in 156	5.2%	1.0
Dartford	46	5	470	1 in 87	10.7%	4.3
Dover	157	24	335	1 in 146	5.0%	-1.6
East Hampshire	238	43	255	1 in 191	6.6%	4.4
Eastbourne	169	27	300	1 in 156	6.0%	-1.7
Eastleigh	288	57	215	1 in 245	7.4%	3.1
Elmbridge	237	42	295	1 in 190	4.1%	1.9
Epsom and Ewell	262	49	140	1 in 216	5.5%	1.2
Fareham	296	60	185	1 in 258	8.2%	2.5
Gosport	104	12	295	1 in 122	N/A	N/A
Gravesham	36	3	510	1 in 82	16.7%	12.2
Guildford	280	55	240	1 in 235	5.1%	N/A
Hart	298	61	140	1 in 261	4.6%	1.3
Hastings	50	6	460	1 in 91	4.2%	-4.5
Havant	148	21	370	1 in 142	7.2%	1.4
Horsham	278	54	240	1 in 230	4.0%	1.4
Isle of Wight	265	50	310	1 in 218	9.1%	3.2
Lewes	304	63	160	1 in 270	3.8%	-1.0
Maidstone	79	9	580	1 in 112	5.2%	0.3
Medway	32	2	1,375	1 in 79	9.8%	1.7
Mid Sussex	231	40	310	1 in 185	3.1%	-1.6
Milton Keynes	39	4	1,210	1 in 84	7.0%	2.2
Mole Valley	289	58	150	1 in 245	N/A	N/A
New Forest	311	64	280	1 in 283	4.9%	-1.2
Oxford	144	20	420	1 in 139	5.0%	1.0
Portsmouth	65	8	860	1 in 102	7.4%	1.0
Reading	112	14	525	1 in 127	4.9%	-1.3
Reigate and Banstead	241	44	300	1 in 193	5.6%	2.6
Rother	270	52	195	1 in 223	10.3%	5.5
Runnymede	315	65	120	1 in 292	10.3%	7.4
Rushmoor	120	15	310	1 in 129	7.0%	0.1
Sevenoaks	255	48	235	1 in 204	3.1%	-0.5

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South East (cont.)						
Shepway	167	26	325	1 in 152	6.3%	2.7
Slough	18	1	765	1 in 66	11.3%	4.9
South Bucks	226	39	150	1 in 182	5.6%	0.1
South Oxfordshire	295	59	220	1 in 256	1.7%	-4.4
Southampton	101	11	840	1 in 122	7.5%	1.9
Spelthorne	155	23	285	1 in 145	5.3%	2.4
Surrey Heath	266	51	160	1 in 218	3.1%	1.1
Swale	105	13	470	1 in 122	11.3%	5.7
Tandridge	210	35	200	1 in 174	N/A	N/A
Test Valley	197	34	285	1 in 171	4.2%	N/A
Thanet	59	7	645	1 in 99	18.8%	7.9
Tonbridge and Malling	159	25	340	1 in 148	6.3%	4.0
Tunbridge Wells	142	19	340	1 in 139	3.0%	-0.6
Vale of White Horse	191	33	305	1 in 167	3.1%	-1.2
Waverley	321	67	125	1 in 406	4.9%	2.7
Wealden	273	53	280	1 in 227	3.2%	-0.1
West Berkshire	215	37	365	1 in 178	4.5%	0.7
West Oxfordshire	182	31	285	1 in 161	3.5%	-2.9
Winchester	283	56	205	1 in 240	6.2%	2.8
Windsor & Maidenhead	175	29	375	1 in 160	4.0%	0.4
Woking	179	30	255	1 in 161	N/A	N/A
Wokingham	302	62	235	1 in 267	4.7%	0.2
Worthing	140	18	345	1 in 138	5.0%	0.3
Wycombe	248	46	350	1 in 199	4.5%	-0.7

Region/ local authority	National rank out of 324 (by rate of possession claims)	Rank within region by rate of possession claims	Number of mortgage and landlord possession claims, Oct 2011 to Sept 2012	Rate of possession claims - 1 in x homes	Unemp. rate April 2011 to March 2012, 16-64 year olds	Percentage point change in unemp. rate April 2009 to March 2012
South West			12,625	1 in 190	6.4%	1.7
Bath & NE Somerset	309	33	275	1 in 279	6.0%	1.8
Bournemouth	85	1	750	1 in 115	7.2%	1.0
Bristol	168	6	1,215	1 in 153	8.7%	4.5
Cheltenham	225	12	300	1 in 182	6.1%	0.7
Christchurch	269	22	105	1 in 220	3.6%	-2.9
Cornwall	292	29	1,030	1 in 248	5.1%	-1.6
Cotswold	300	32	150	1 in 266	6.8%	N/A
East Devon	284	26	265	1 in 240	8.3%	6.6
East Dorset	287	27	160	1 in 243	4.4%	0.8
Exeter	219	11	295	1 in 179	4.0%	0.2
Forest of Dean	264	19	165	1 in 217	4.6%	1.4
Gloucester	111	2	425	1 in 126	7.9%	1.2
Isles of Scilly	N/A	N/A	N/A	N/A	N/A	N/A
Mendip	240	13	255	1 in 193	2.8%	0.2
Mid Devon	279	24	145	1 in 232	9.7%	4.3
North Devon	289	28	180	1 in 245	N/A	N/A
North Dorset	201	8	175	1 in 172	4.7%	0.2
North Somerset	258	17	450	1 in 209	7.6%	4.2
Plymouth	126	3	855	1 in 132	7.9%	2.1
Poole	252	16	330	1 in 202	5.2%	0.3
Purbeck	268	21	100	1 in 219	4.9%	N/A
Sedgemoor	212	9	290	1 in 177	9.7%	1.5
South Gloucestershire	282	25	460	1 in 237	7.0%	3.8
South Hams	318	35	135	1 in 319	4.0%	1.3
South Somerset	259	18	345	1 in 213	5.0%	3.1
Stroud	267	20	230	1 in 218	6.0%	0.7
Swindon	156	5	620	1 in 146	6.8%	0.9
Taunton Deane	243	14	255	1 in 195	3.2%	-0.5
Teignbridge	276	23	250	1 in 229	7.5%	4.3
Tewkesbury	246	15	185	1 in 197	5.5%	0.1
Torbay	189	7	390	1 in 167	8.4%	1.5
Torridge	294	31	120	1 in 253	7.8%	-1.7
West Devon	313	34	85	1 in 283	4.3%	N/A
West Dorset	293	30	195	1 in 250	4.0%	-0.1
West Somerset	323	36	40	1 in 458	N/A	N/A
Weymouth & Portland	143	4	225	1 in 139	5.4%	-0.7
Wiltshire	218	10	1,145	1 in 179	6.9%	2.3