

Eviction Risk Monitor

Local rates of landlord and mortgage possession claims

From the Shelter policy library

December 2011

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Introduction

Every day at Shelter we see families on the brink of losing their home - a traumatic experience that can have lasting effects on wellbeing and family life, from disrupting children's education to triggering stress and depression. Indeed, the public perceive repossession and homelessness to be two of the three most serious civil problems anyone could face¹. For many of those facing this threat, the tipping point can be an unexpected life event: illness, relationship breakdown or the temporary loss of a job. Suddenly, debt can spiral out of control, making homelessness a very real threat.

In addition, or for others, the cause is the ever-increasing pressure on household budgets. Rising inflation, stagnant wages, unaffordable housing costs and expensive fuel are just some of the forces tightening spending power. Reckless lending prior to the credit crunch has left many families burdened with unsustainable debt, while families in the rented sector, in addition to the above, are frequently left vulnerable to possession action as a result of hold-ups, changes and errors in the benefit system.

In this Eviction Risk Monitor research, we have analysed the number and location of possession claims issued in England. A possession claim is an advanced stage in the possession 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's often preceded by months of financial trouble which impacts a great many more people, with previous Shelter research showing that a third of people are struggling or failing to meet their housing costs².

This research shows that the threat 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 twelve 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.

This research aims to help us 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's vital that anyone struggling with housing costs seeks help immediately to give them the best chance of keeping their home.

¹ Analysis for Shelter, by Pascoe Pleasance and Nigel Balmer, June 2011, based on English and Welsh Civil and Social Justice Survey, 2010, Legal Services Commission and IPSOS MORI, 2011.

² 33% of households struggle from time to time, constantly, or are falling behind with housing costs, YouGov poll for Shelter, GB representative, 2,065 respondents, April 2011.

Key Findings

National trends

Between October 2010 and September 2011:

- The total number of possession claims³ issued in England increased slightly (2%).
- There have been larger increases in possession claims in the rented sector (up 8%), with a 22% increase in the number of possession claims issued by landlords using the 'accelerated procedure'.⁴

Local and regional rates

Between October 2010 and September 2011:

- The highest three rates of possession claims per 1,000 homes in England were:
 - Barking and Dagenham (26 possession claims per 1,000 homes)
 - Newham (24 per 1,000 homes)
 - Haringey (23 per 1,000 homes).
- The local authorities with the twelve highest rates of possession claims per 1,000 homes are all located in London.
- The rate of possession claims in London (16 per 1,000 homes) is double that found in most other regions, and close to double the rate for England (9 per 1,000 homes).
- Seven other regions are represented by local authorities with the highest 20 per cent⁵ of rates of possession claims, and these include Manchester (17 per 1,000 homes), Newcastle (16 per 1,000 homes), Nottingham (16 per 1,000 homes) and Wolverhampton (16 per 1,000 homes), Peterborough (16 per 1,000 homes) and Slough (16 per 1,000 homes).
- Areas with rates of possession claims in the highest 20 per cent are spread throughout the country, but almost all (97%) are classified as urban. Conversely, of the local authorities in the lowest fifth by possession claim rate, only 13% are classified as urban areas.

³ This is the total of mortgage and landlord possession claims, and this is the case throughout this report, unless otherwise stated. A possession claim is the beginning of a legal process, which can end in eviction - see page 6 for further detail on this definition.

⁴ This is when a shorthold tenancy is at the end of its fixed term, and an order can be made solely on written evidence, without a hearing, or any grounds being necessary. These are almost exclusively used in the private rented sector, although a small proportion of social tenancies may also be dealt with in this way.

⁵ 324 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 size.

- The North East, is the region with the highest rate of possession claims, outside of London (10 per 1,000 homes), followed by the North West (9 per 1,000 homes)
- There is a wide variation in rates of possession claims between local authorities – the top rate (26, Barking and Dagenham), is nine times higher than the lowest rate (3, South Hams).

Possession claims and unemployment

- The regions with the highest rates of possession claims tend to also have higher rates of unemployment, and vice versa.
- The fifth of local authorities with the highest possession claim rates have a median unemployment rate of 9.2%, whereas the fifth of areas with the lowest possession claim rates have a median unemployment rate of 5.3%⁶. This compares with a national average rate of 7.7%.
- The fifth of local authorities with the highest possession claim rates have seen a slightly higher increase in the rate of unemployment over the last three years, compared to the fifth of areas with the lowest possession claim rates (+ 2.5% compared to + 2.0%)⁷.

⁶ Unemployment rate is from the Annual Population Survey, April 2010 to March 2011.

⁷ Unemployment trend is the difference in unemployment rates between the years April 2007 to March 2008 and April 2010 to March 2011.

Methods and sources

A possession claim is the first stage of a legal process which can end with a household being evicted. In most cases it is followed by a possession order, which, if granted, is very likely to mean a household losing their home⁸. In the mortgage and social landlord sectors, pre-action protocols and other rules are in place to try and 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, and private and social renters. The total of mortgage and landlord possession claims⁹, are used in combination with government statistics on the number of dwellings¹⁰ to calculate the rates of possession claims per 1,000 homes, in each local authority area in England. A rate per 1,000 homes is the most commonly used method for expressing results from this source, and the Ministry of Justice, DCLG and others use a similar approach. To view the results as a percentage, simply move the decimal place to the left, for example, the rate of 25.8 per 1,000 homes in Barking and Dagenham, equates to 2.58 per cent of homes in that borough.

The possession claims statistics are produced by the Ministry of Justice, and the time period covered is October 2010 to September 2011, which is the last four available quarters. The dwellings figures are as at 31st March 2010, which is the latest set of figures available from DCLG. 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. The Ministry of Justice statistics show that there were just over 230,000 possession claims in England and Wales in 2009 and in the following year, allowing for a time lag between claims and evictions, there were 53,730 repossessions of property¹¹. This suggests around 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; 2010, DCLG October 2010 <http://www.communities.gov.uk/publications/corporate/statistics/lahousing200910>. 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 2011, table 1.6. 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. In the maps, local authorities are split into ten groups of equal size, according to their rate of mortgage and landlord possession claims per 1,000 homes – deciles. Each map is accompanied by a legend showing which colours relate to which decile of rates of possession claims.

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.

This unemployment measure is based on an Office for National Statistics survey and respondents are asked if they have sought work in the last four weeks, as opposed to the other main source for unemployment figures - Job Seekers Allowance claimant counts. The main reason for using this source is that definitions and eligibility for benefits have changed in recent years, potentially skewing the figures, and the Annual Population Survey gives a wider, more accurate definition of real unemployment than claimant counts. The main drawback of these figures is the margin of error on them, and that some (10-15) local authorities do not have sufficient sample size for estimates to be published, and these are removed from the analysis.

The rate of unemployment used in this report is based on the latest available 12 months of figures – April 2010 – March 2011. When the trend in unemployment is used, this is the difference between the rate for the 12 months April 2007 – March 2008 and the 12 months April 2010 – March 2011.

¹² 33% of households struggle from time to time, constantly, or are falling behind with housing costs, YouGov poll for Shelter, GB representative, 2,065 respondents, April 2011.

¹³ <http://www.nomisweb.co.uk/>

Main Findings

Section one – National trends in possession claims

Figure 1, below, shows a wide variation in the trends in different types of possession claim issued between October 2010 and September 2011. Whilst the number of mortgage possession claims fell by 8%, claims issued by landlords have risen by 8% and, within that, those dealt with via the accelerated procedure¹⁴, have risen by 22%.

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 11% between October 2010 and September 2011. This rise should, however, be viewed in the context of rises of close to this magnitude in the number of households renting privately, in recent years.¹⁵

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 their property. There is also a pre-action protocol in place for social landlords.¹⁶

Figure 1: Overview of trends in possession claims in England and Wales, October 2010 to September 2011

Quarter	Total possession claims	Mortgage possession claims	Landlord possession claims	Landlord possession claims		
				Standard procedure: Social	Standard procedure: Private	Accelerated procedure ¹⁷
2010 Q3	54,986	20,384	34,602	23,207	5,688	5,707
2010 Q4	51,393	17,847	33,546	22,331	5,384	5,831
2011 Q1	56,619	19,608	37,011	24,262	6,254	6,495
2011 Q2	51,447	18,339	33,108	21,397	5,492	6,219
2011 Q3	56,202	18,763	37,439	24,783	5,721	6,935
increase, Q3 2010 – Q3 2011	+ 2%	-8%	+ 8%	+ 7%	+ 1%	+ 22%

Source: Mortgage and landlord possession claim statistics, Ministry Of Justice, November 2011, increases calculated by Shelter

¹⁴ This is when a shorthold tenancy is at the end of its fixed term, and an order can be made solely on written evidence, without a hearing, or any grounds being necessary. These are almost exclusively used in the private rented sector, although a small proportion of social tenancies may also be dealt with in this way.

¹⁵ Table FT1101:

<http://www.communities.gov.uk/housing/housingresearch/housingsurveys/englishhousingsurvey/ehstables/ehshouseholdtables/tenurerends/>

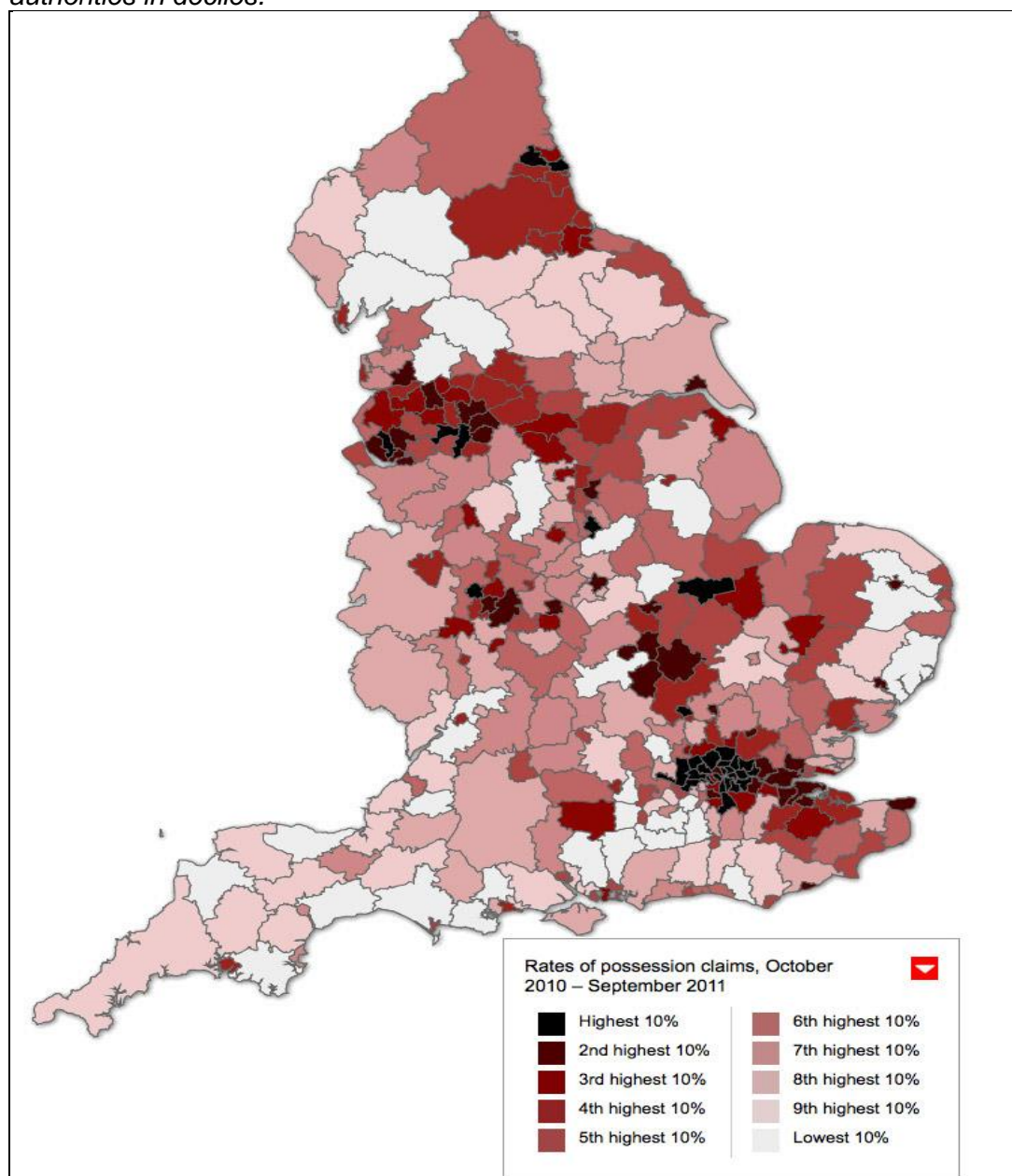
¹⁶ http://www.justice.gov.uk/guidance/courts-and-tribunals/courts/procedure-rules/civil/contents/protocols/prot_rent.htm

¹⁷ See footnote 14

Section Two – Local and regional analysis of possession claim rates

The map below shows that while there is a concentration of areas with the very highest rates of possession claims per 1,000 homes in London, areas with rates in the top two deciles are spread around the country.

Figure 2: National map, rates of mortgage and landlord possession claims per 1,000 homes, local authorities in deciles.



[See this as an interactive map, on our website.](#)

The tables below show the areas with the top 20 per cent of possession claim rates per 1,000 homes (65 local authorities). Whilst the top of the list is dominated by London authorities, seven other regions are represented.

Figure 3: Local authorities with highest 20 per cent of rates of possession claims per 1,000 homes, October 2010 – September 2011, England.

Rank (national)	Local Authority	Region	Number of mortgage and landlord possession claims	Rate of mortgage and landlord possession claims per 1,000 homes
		England	204,530	9.0
		London	51,395	15.6
1	Barking & Dagenham	London	1,850	25.8
2	Newham	London	2,460	24.0
3	Haringey	London	2,250	22.9
4	Brent	London	2,435	22.4
5	Hackney	London	2,050	20.8
6	Enfield	London	2,390	20.2
7	Southwark	London	2,305	19.6
8	Lambeth	London	2,510	19.5
9	Lewisham	London	2,215	19.4
10	Greenwich	London	2,030	19.0
11	Croydon	London	2,690	18.0
12	Hammersmith & Fulham	London	1,460	17.9
13	Manchester	North West	3,615	17.2
14	Waltham Forest	London	1,635	17.1
15	Redbridge	London	1,665	16.5
16	Slough	South East	820	16.4
17	Hillingdon	London	1,650	16.1
18	Peterborough	East of England	1,225	16.1
19	Nottingham	East Midlands	2,070	16.0
20	Newcastle upon Tyne	North East	1,900	16.0
21	Tower Hamlets	London	1,535	15.6
22	Wolverhampton	West Midlands	1,580	15.3
23	Islington	London	1,415	14.8
24	Ealing	London	1,830	14.4
25	Barnet	London	1,930	14.0
26	Knowsley	North West	880	14.0
27	Westminster	London	1,505	13.9
28	Luton	East of England	1,040	13.7
29	South Tyneside	North East	915	13.2
30	Harrow	London	1,120	13.1
31	Salford	North West	1,405	13.1
32	Hounslow	London	1,215	13.1

Source: Mortgage and landlord possession claim statistics, Ministry Of Justice, November 2011; DCLG Housing Statistics, Table 100 number of dwellings by tenure and district, as at March 2010.

Figure 3 (cont.): Local authorities with highest 20 per cent of rates of possession claims per 1,000 homes, October 2010 – September 2011, England.

Rank (national)	Local Authority	Region	Number of mortgage and landlord possession claims	Rate of mortgage and landlord possession claims per 1,000 homes
33	Birmingham	West Midlands	5,500	13.1
34	Stevenage	East of England	455	12.9
35	Harlow	East of England	455	12.9
36	Corby	East Midlands	335	12.8
37	Thurrock	East of England	820	12.7
38	Liverpool	North West	2,635	12.7
39	Leicester	East Midlands	1,550	12.5
40	Hastings	South East	520	12.5
41	Medway	South East	1,335	12.3
42	Ipswich	East of England	715	12.3
43	Bexley	London	1,140	12.1
44	Halton	North West	645	12.1
45	Northampton	East Midlands	1,095	11.9
46	Rochdale	North West	1,050	11.8
47	St Helens	North West	930	11.6
48	Mansfield	East Midlands	530	11.4
49	Thanet	South East	715	11.4
50	Tameside	North West	1,105	11.3
51	Havering	London	1,105	11.3
52	Milton Keynes	South East	1,120	11.2
53	Kingston upon Hull	Yorkshire & H	1,255	11.1
54	Merton	London	940	11.1
55	Norwich	East of England	695	11.1
56	Sandwell	West Midlands	1,370	11.0
57	Bedford	East of England	725	10.9
58	Preston	North West	625	10.9
59	Nuneaton and Bedworth	West Midlands	580	10.8
60	Blackburn with Darwen	North West	620	10.8
61	Gravesham	South East	445	10.7
62	Oldham	North West	1,000	10.7
63	Basildon	East of England	775	10.6
64	Wellingborough	East Midlands	350	10.5
65	Camden	London	1,025	10.5
Source: Mortgage and landlord possession claim statistics, Ministry Of Justice, November 2011; DCLG Housing Statistics, Table 100 number of dwellings by tenure and district, as at March 2010.				

The table below shows the three areas with the highest rates of possession claims per 1,000 homes 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 4: Table showing top three local authorities within each region (excluding London), by rate of mortgage and landlord possession claims per 1,000 dwellings, October 2010 to September 2011

Rank within region (national rank)	Region / Local Authority	Number of mortgage and landlord possession claims	Rate of mortgage and landlord possession claims per 1,000 dwellings
	North East	11,165	9.6
1 (20)	Newcastle upon Tyne	1,900	16.0
2 (29)	South Tyneside	915	13.2
3 (66)	Middlesbrough	605	10.2
	North West	29,125	9.4
1 (13)	Manchester	3,615	17.2
2 (26)	Knowsley	880	14.0
3 (31)	Salford	1,405	13.1
	Yorkshire & Humber	17,685	7.7
1 (53)	Kingston upon Hull	1,255	11.1
2 (74)	North East Lincolnshire	705	9.8
3 (83)	Sheffield	2,260	9.6
	East Midlands	15,700	8.1
1 (19)	Nottingham	2,070	16.0
2 (36)	Corby	335	12.8
3 (39)	Leicester UA	1,550	12.5
	West Midlands	21,190	9.0
1 (22)	Wolverhampton	1,580	15.3
2 (33)	Birmingham	5,500	13.1
3 (56)	Sandwell	1,370	11.0
	East of England	20,230	8.1
1 (18)	Peterborough	1,225	16.1
2 (28)	Luton	1,040	13.7
3 (34)	Stevenage	455	12.9
	South East	25,120	6.9
1 (16)	Slough	820	16.4
2 (40)	Hastings	520	12.5
3 (41)	Medway	1,335	12.3
	South West	12,935	5.4
1 (98)	Plymouth	1,025	9.1
2 (108)	Bournemouth	760	8.9
3 (124)	Gloucester	440	8.3
Source: Mortgage and landlord possession claim statistics, Ministry Of Justice, November 2011; DCLG Housing Statistics, Table 100 number of dwellings by tenure and district, as at March 2010.			

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 5, below, shows the full extent of this, by analysing rates of possession claims alongside the local authority urban-rural classification system¹⁸.

Figure 5: 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 2010 to September 2011

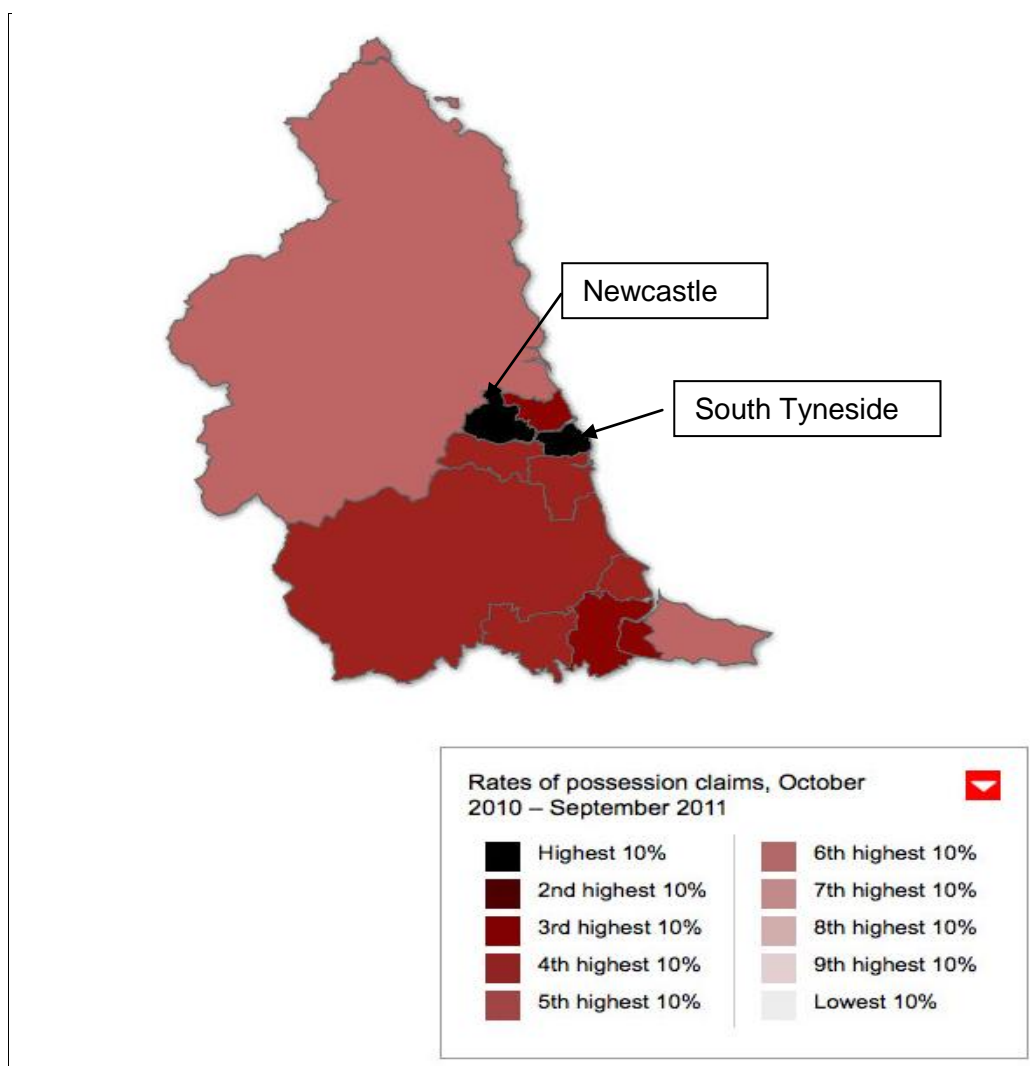
Local authorities, split by rate of possession claims per 1,000 homes, in quintiles (fifths)	% of local authorities classified <u>urban</u>	% of local authorities classified <u>rural</u>
Higher (highest 20%)	96.9%	3.1%
Middle (middle 60%)	49.2%	50.8%
Lower (lowest 20%)	12.5%	87.5%
Sources: Mortgage and landlord possession claim statistics, Ministry Of Justice, November 2011; DCLG Housing Statistics, Table 100 number of dwellings by tenure and district, as at March 2010; local authority urban-rural classification system, DEFRA		

¹⁸ <http://www.defra.gov.uk/statistics/rural/what-is-rural/rural-urban-classification/>

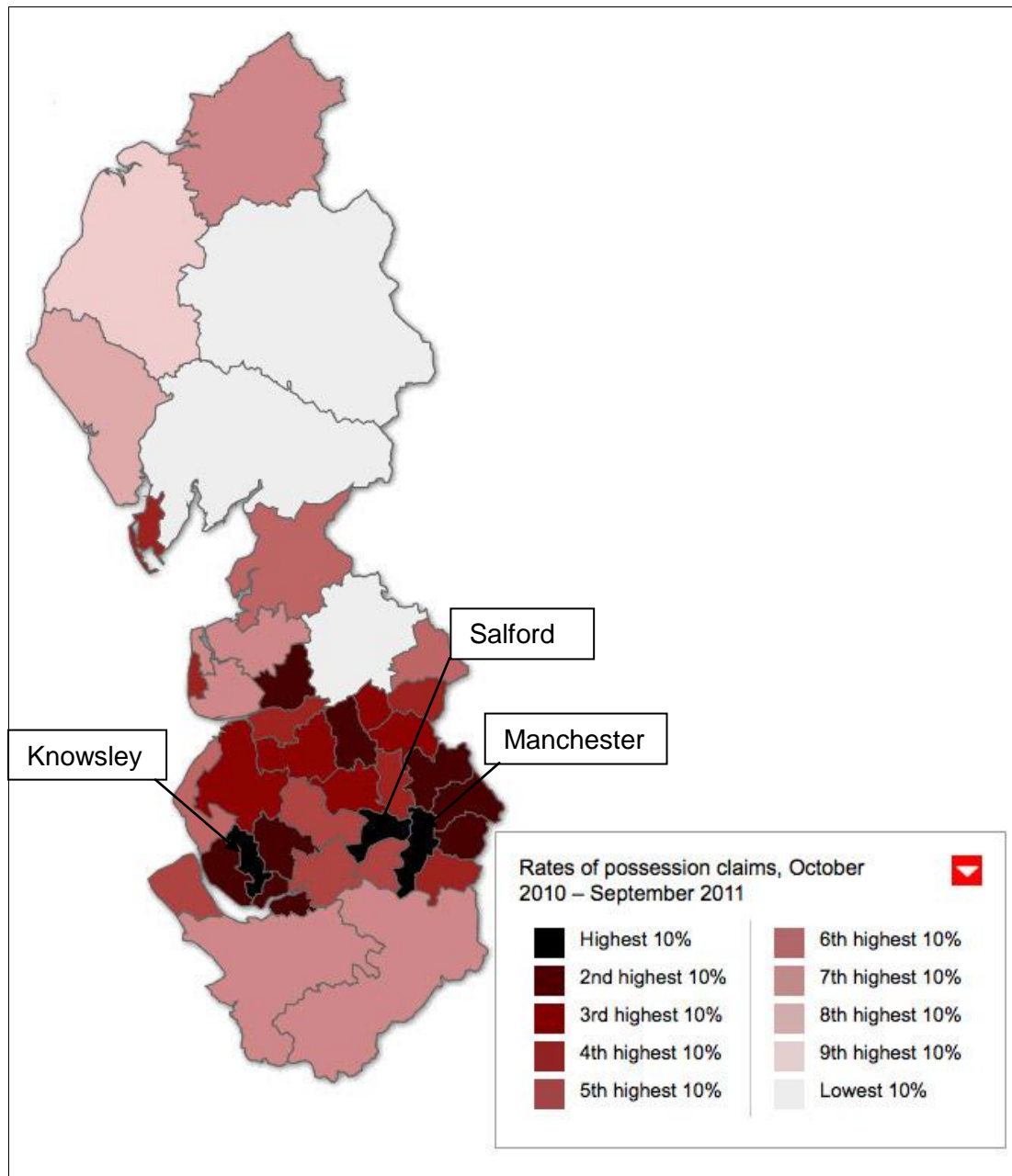
Section three - Possession claim rates: Regional maps

This section contains individual maps showing possession claim rates for each region in England. The key is the same as used in the national map, and shows the decile by possession claim rate nationally, for each local authority in the region. The areas with the highest rates in each region are labelled.

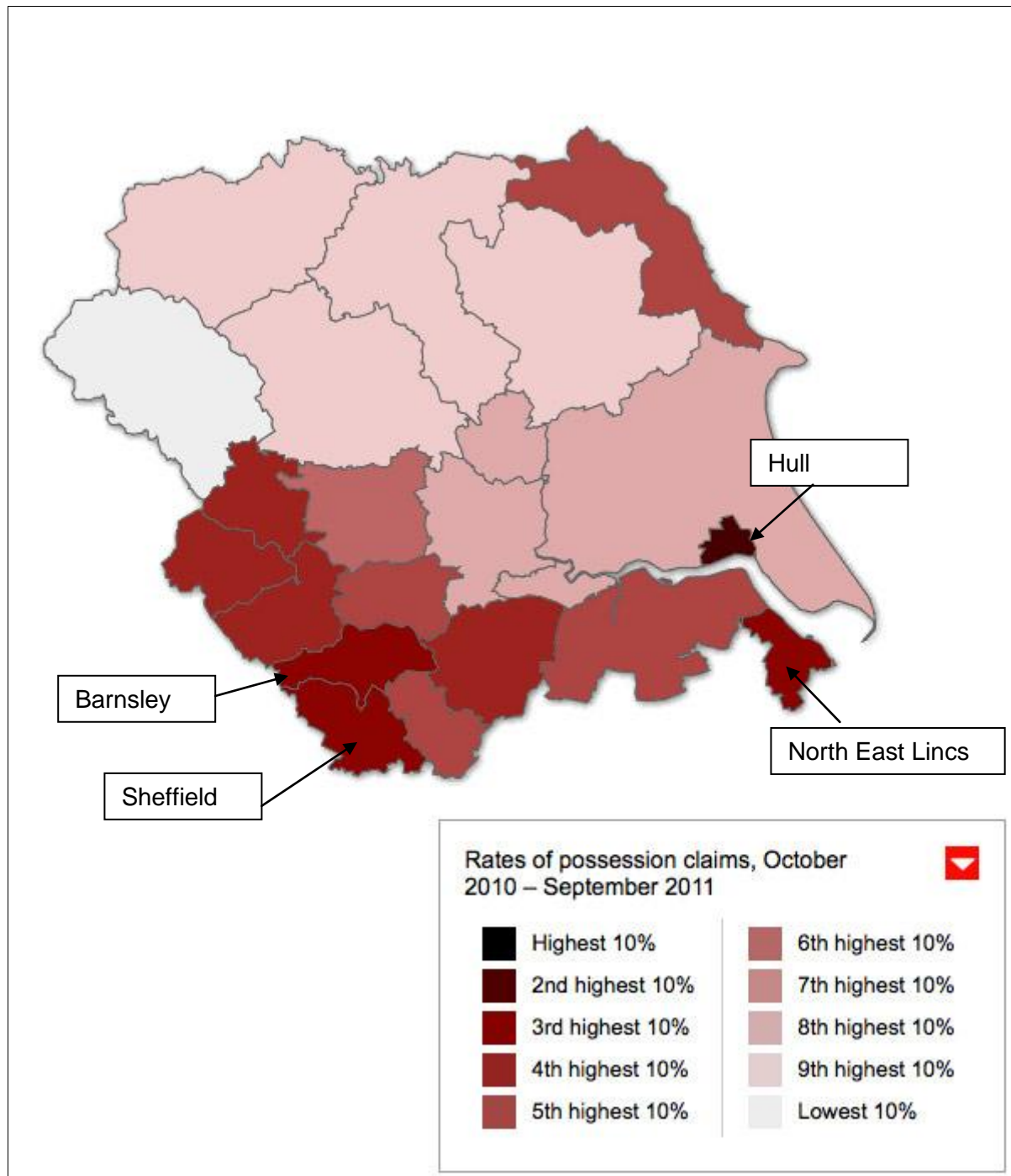
North East



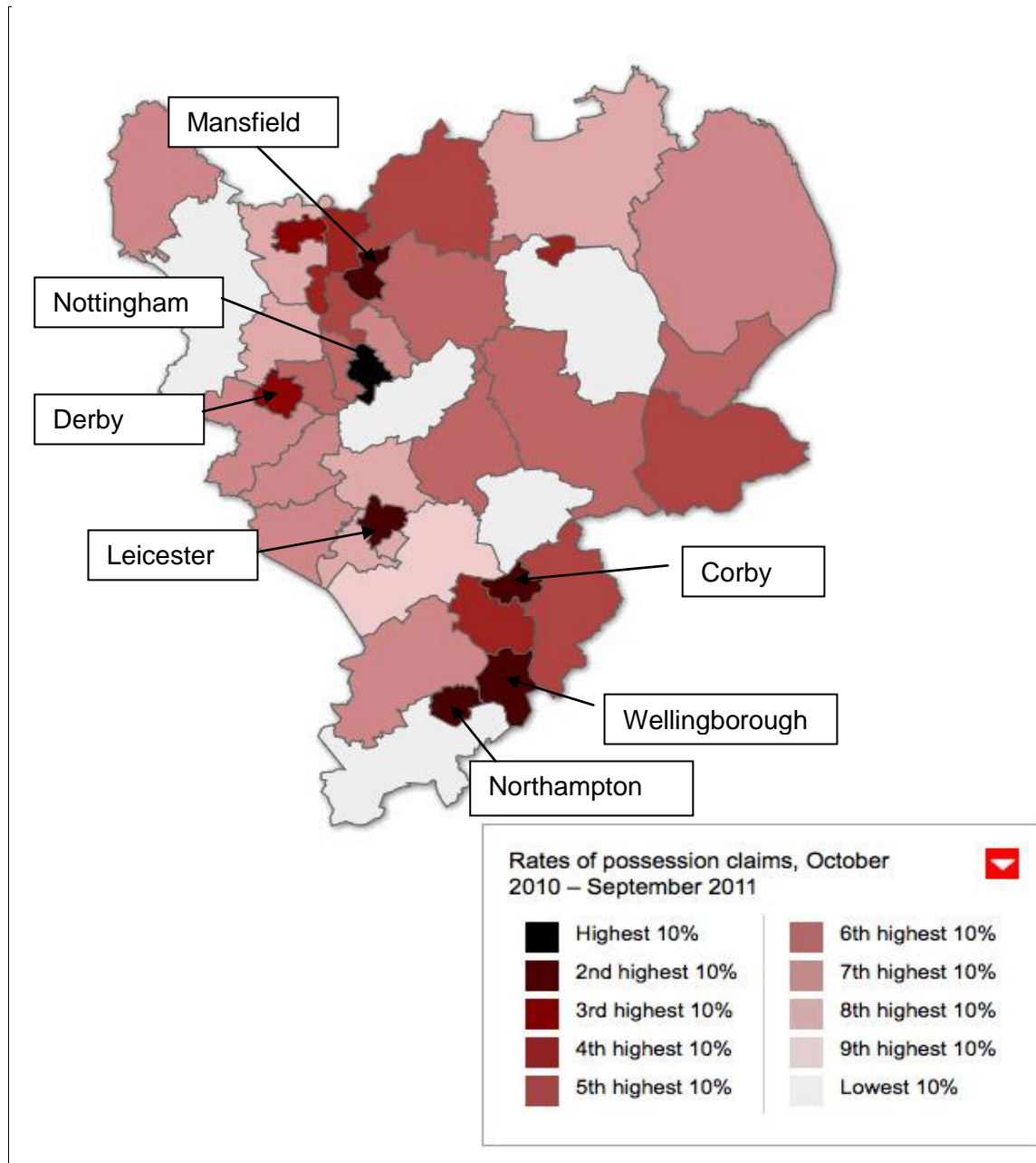
North West



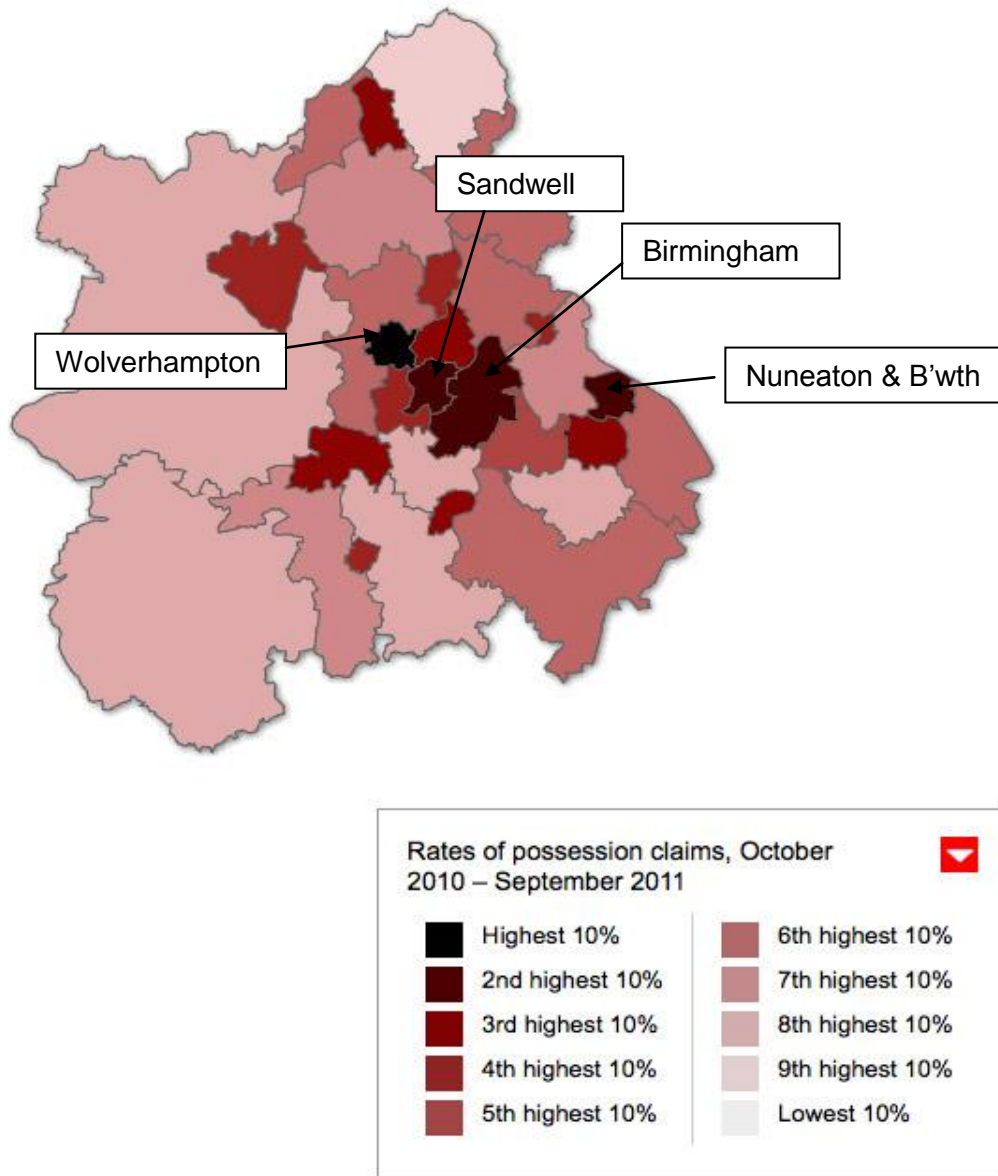
Yorkshire and Humber



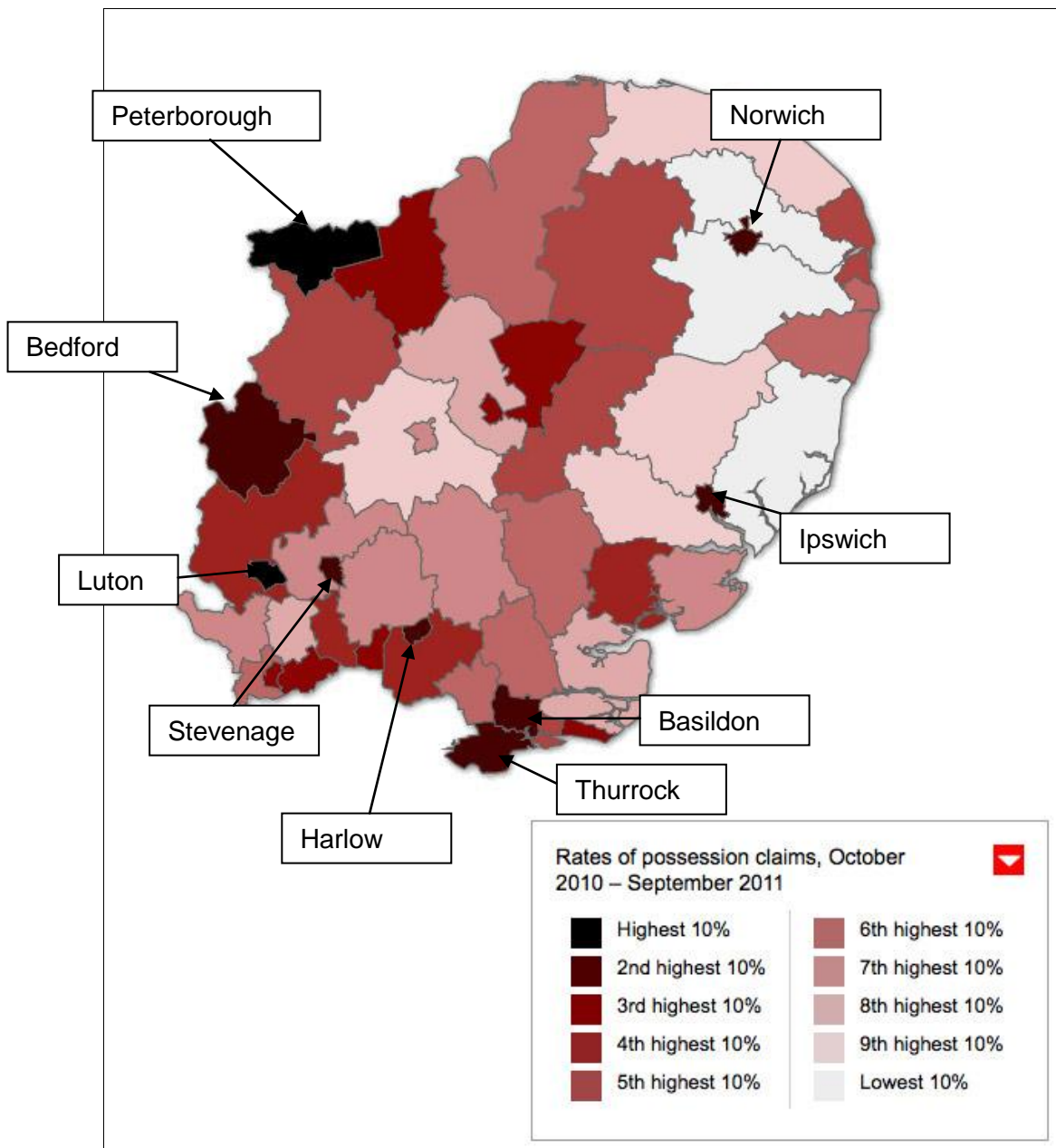
East Midlands



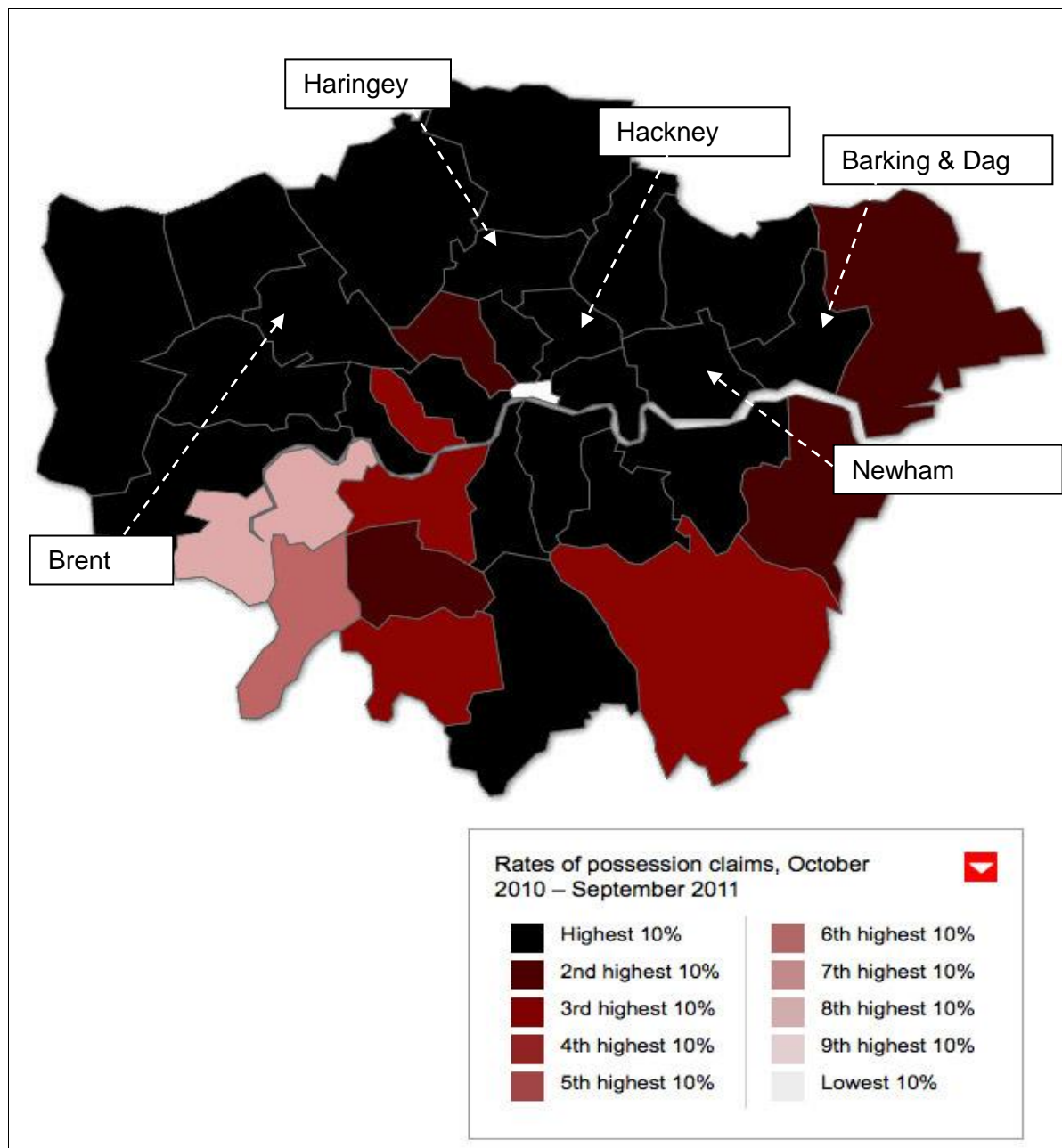
West Midlands



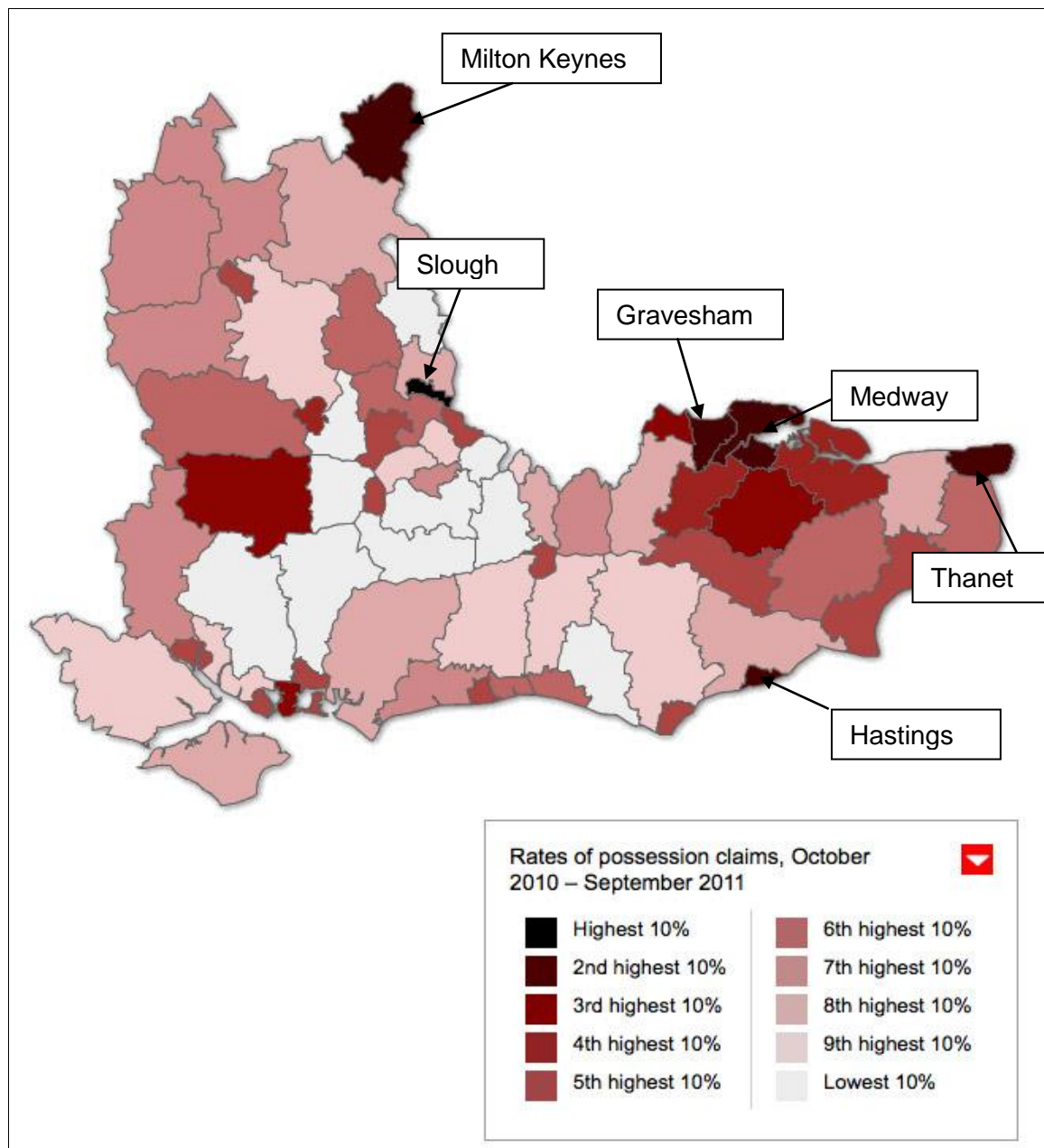
East of England



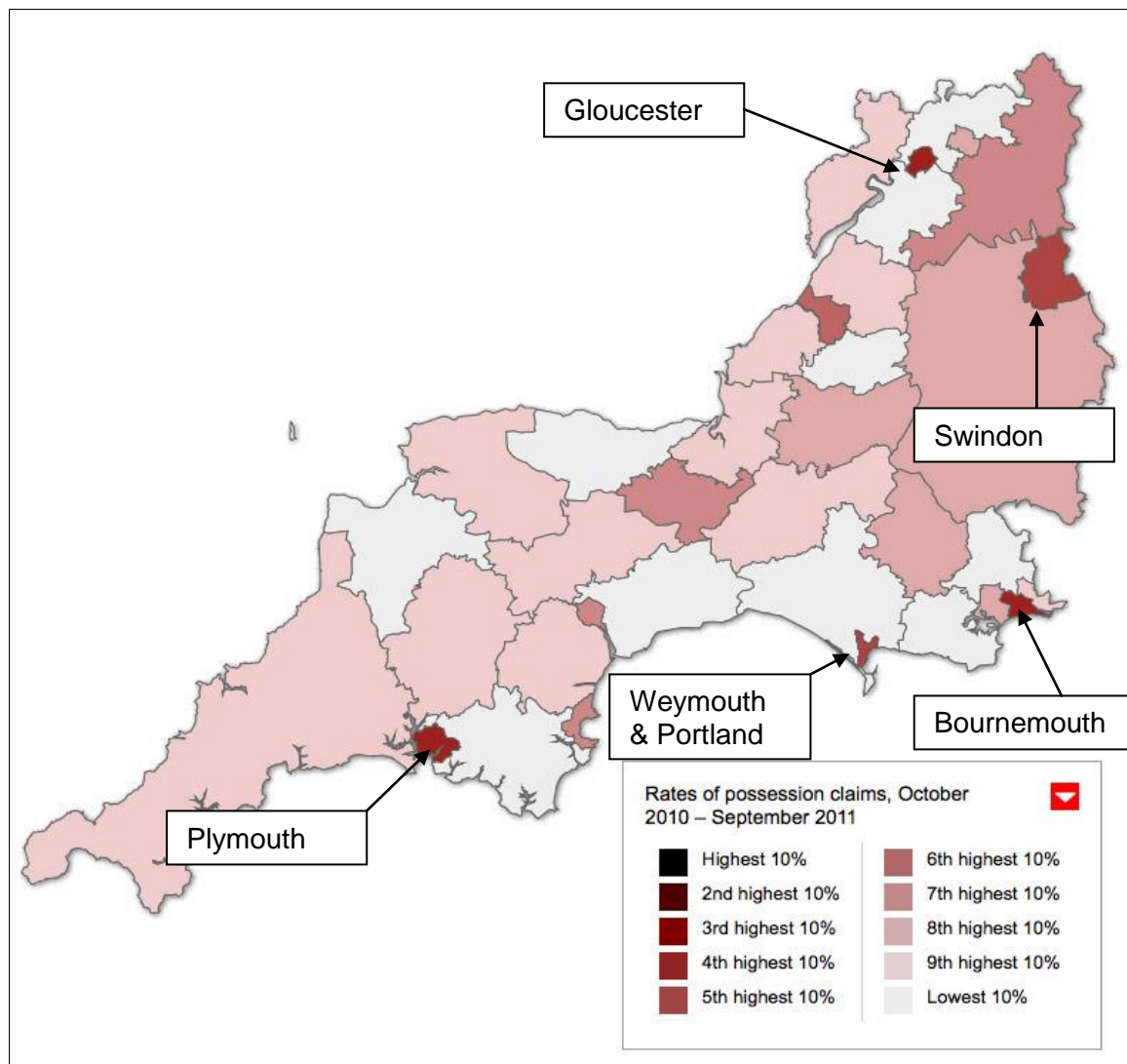
London



South East



South West



Section four – Possession claim rates and unemployment

Unemployment rates

The table below shows that the regions which have the highest rates of possession claims per 1,000 homes, tend to have higher unemployment rates, and vice versa.

Figure 6: Rates of possession claims per 1,000 homes and rates of unemployment, by region, ranked by rate of possession claims.

Region	Mortgage and landlord possession claims, October 2010 – September 2011			Unemployment, 16-64 year olds, April 2010 – March 2011	
	Number	Rate per 1,000 homes	Rank (by rate of possession claim per 1,000 homes)	Rate of unemployment	Rank (by rate of unemployment)
London	51,395	15.6	1	8.7	4
North East	11,165	9.6	2	10.3	1
North West	29,125	9.4	3	7.9	5
West Mids	21,190	9.0	4	9.1	2
East Mids	15,700	8.1	5	7.5	6
Yorks & H	17,685	7.7	6	8.8	3
E of England	20,230	8.1	7	6.7	7
South East	25,120	6.9	8	5.9	9
South West	12,935	5.4	9	6.2	8
England	204,530	9.0		7.7	
Source: Mortgage and landlord possession claim statistics, Ministry Of Justice, November 2011; DCLG Housing Statistics, Table 100 number of dwellings by tenure and district, as at March 2010; Annual Population Survey, ONS, April 2010 – March 2011.					

Figure 7, below, shows that the fifth of local authorities with the highest possession claim rates have a median unemployment rate of 9.2%, whereas the fifth of areas with the lowest possession claim rates have a median unemployment rate of 5.3%.

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 per 1,000 homes, in quintiles (fifths)	Median rate of unemployment, April 2010 – March 2011
Higher (highest 20%)	9.2%
Middle (middle 60%)	7.0%
Lower (lowest 20%)	5.3%
Sources: Mortgage and landlord possession claim statistics, Ministry Of Justice, November 2011; DCLG Housing Statistics, Table 100 number of dwellings by tenure and district, as at March 2010; Annual Population Survey, ONS, April 2010 – March 2011.	

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 + 2.5%, over the last three years. This is slightly higher than the median rise of 2.0% over the same period in the fifth of areas with the lowest possession claim rates.

Figure 8: Table showing median three year 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 per 1,000 homes, in quintiles (fifths)	Trend in unemployment: April 2007 – March 2008 to April 2010 – March 2011
Higher (highest 20%)	+2.5%
Middle (middle 60%)	+2.4%
Lower (lowest 20%)	+2.0%
Sources: Mortgage and landlord possession claim statistics, Ministry Of Justice, November 2011; DCLG Housing Statistics, Table 100 number of dwellings by tenure and district, as at March 2010; Annual Population Survey, ONS, April 2007 – March 2008 to April 2010 – March 2011.	

Appendix

Region/ local authority	National rank (by rate of mortgage and landlord possession claims per 1,000 homes)	Rank (within region, by rate of mortgage and landlord possession claims per 1,000 homes)	Number of mortgage and landlord possession claims, October 2010 - September 2011	Rate of mortgage and landlord possession claims per 1,000 dwellings	Unemployment rate (April 2010 - March 2011, 16-64 year olds)	Trend in unemployment rate April 2008 – March 2011
North East			11,165	9.6	10.3	+ 3.8
Darlington	126	10	395	8.3	6.2%	0.0%
Durham	107	6	2,045	8.9	9.6%	4.5%
Gateshead	115	8	780	8.5	10.4%	4.3%
Hartlepool	111	7	365	8.8	10.6%	-0.7%
Middlesbrough	66	3	605	10.2	16.2%	8.4%
Newcastle upon Tyne	20	1	1,900	16.0	9.9%	2.5%
North Tyneside	71	4	915	9.9	10.0%	3.5%
Northumberland	168	11	1,005	6.9	7.4%	2.3%
Redcar & Cleveland	174	12	420	6.9	13.2%	6.3%
South Tyneside	29	2	915	13.2	12.9%	6.7%
Stockton-on-Tees	81	5	780	9.6	10.2%	3.2%
Sunderland	121	9	1,030	8.4	10.8%	3.5%
North West			29,125	9.4	7.9	+ 2.0
Allerdale	267	36	215	4.8	6.8%	3.8%
Barrow-in-Furness	128	22	270	8.2	9.1%	3.3%
Blackburn with Darwen	60	10	620	10.8	9.6%	4.0%
Blackpool UA	104	19	625	9.0	8.9%	3.6%
Bolton	95	16	1,090	9.1	7.3%	1.4%
Burnley	119	21	340	8.4	N/A	N/A
Bury	103	18	725	9.0	7.7%	2.1%
Carlisle	211	31	295	6.1	8.9%	6.3%
Cheshire East	227	34	930	5.7	6.0%	2.8%
Cheshire W & Chester	218	32	865	5.9	6.8%	3.0%
Chorley	72	13	455	9.9	3.6%	-0.7%
Copeland	239	35	180	5.5	7.6%	3.3%
Eden	320	38	80	3.2	4.3%	N/A
Fylde	223	33	210	5.8	7.6%	4.7%
Halton UA	44	5	645	12.1	9.9%	2.8%
Hyndburn	90	15	335	9.3	2.8%	-5.4%
Knowsley	26	2	880	14.0	12.2%	3.3%
Lancaster	179	28	410	6.7	3.3%	-0.8%
Liverpool	38	4	2,635	12.7	12.2%	4.7%
Manchester	13	1	3,615	17.2	11.3%	1.1%

Region/ local authority	National rank (by rate of mortgage and landlord possession claims per 1,000 dwellings)	Rank (within region, by rate of mortgage and landlord possession claims per 1,000 dwellings)	Number of mortgage and landlord possession claims, October 2010 - September 2011	Rate of mortgage and landlord possession claims per 1,000 dwellings	Unemployment rate (April 2010 - March 2011, 16- 64 year olds)	Trend in unemployment rate April 2008 – March 2011
North West (cont)						
Oldham	62	11	1,000	10.7	10.4%	-0.2%
Pendle	181	29	265	6.6	6.4%	-1.9%
Preston	58	9	625	10.9	7.4%	0.5%
Ribble Valley	322	39	80	3.1	3.7%	0.7%
Rochdale	46	6	1,050	11.8	7.8%	1.5%
Rossendale	82	14	290	9.6	12.9%	5.5%
Salford	31	3	1,405	13.1	10.3%	5.2%
Sefton	166	27	865	7.0	9.5%	3.8%
Sth Lakeland	306	37	200	3.9	3.4%	-0.2%
South Ribble	109	20	420	8.9	3.4%	-1.5%
St Helens	47	7	930	11.6	7.7%	0.0%
Stockport	100	17	1,150	9.0	6.7%	3.0%
Tameside	50	8	1,105	11.3	10.8%	4.7%
Trafford	162	26	695	7.2	6.8%	2.2%
Warrington	157	25	645	7.4	5.2%	1.7%
West Lancs	68	12	485	10.2	3.4%	0.9%
Wigan	150	24	1,040	7.6	7.0%	0.4%
Wirral	131	23	1,145	8.1	7.8%	0.9%
Wyre	208	30	305	6.2	5.4%	2.1%

Region/ local authority	National rank (by rate of mortgage and landlord possession claims per 1,000 dwellings)	Rank (within region, by rate of mortgage and landlord possession claims per 1,000 dwellings)	Number of mortgage and landlord possession claims, October 2010 - September 2011	Rate of mortgage and landlord possession claims per 1,000 dwellings	Unemployment rate (April 2010 - March 2011, 16-64 year olds)	Trend in unemployment rate April 2008 - March 2011
Yorkshire & H			17,685	7.7	8.8	+ 3.5
Barnsley	96	4	945	9.1	9.9%	4.4%
Bradford	125	8	1,650	8.3	11.0%	3.9%
Calderdale	102	6	820	9.0	9.2%	4.4%
Craven	318	21	85	3.2	N/A	N/A
Doncaster	99	5	1,150	9.1	10.0%	3.5%
E Riding Y'shire	243	16	810	5.5	6.0%	3.0%
Hambleton	273	18	180	4.7	8.0%	N/A
Harrogate	286	20	300	4.3	5.7%	4.4%
K'ston upon Hull	53	1	1,255	11.1	14.1%	6.0%
Kirklees	123	7	1,465	8.3	8.7%	3.8%
Leeds	183	13	2,210	6.6	8.6%	2.4%
NE Lincolnshire	74	2	705	9.8	12.0%	5.0%
North Lincs	155	12	535	7.4	6.9%	2.0%
Richmondshire	268	17	105	4.8	4.7%	1.0%
Rotherham	149	11	845	7.6	9.6%	3.9%
Ryedale	284	19	105	4.4	N/A	N/A
Scarborough	144	10	425	7.7	8.6%	4.5%
Selby	241	15	195	5.5	4.1%	-0.1%
Sheffield	83	3	2,260	9.6	8.4%	3.6%
Wakefield	141	9	1,145	7.8	9.8%	4.9%
York	230	14	470	5.6	6.4%	2.4%

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East Midlands			15,700	8.1	7.5	+ 2.1
Amber Valley	228	29	310	5.7	5.9%	N/A
Ashfield	135	13	420	8.0	9.3%	1.0%
Bassetlaw	160	15	360	7.2	2.9%	0.5%
Blaby	258	34	200	5.2	2.4%	-0.2%
Bolsover	117	11	285	8.5	12.4%	3.7%
Boston	193	21	175	6.4	7.1%	0.7%
Broxtowe	167	16	340	7.0	5.0%	-1.4%
Charnwood	236	31	380	5.5	6.5%	1.8%
Chesterfield	77	7	470	9.7	9.4%	3.4%
Corby	36	2	335	12.8	8.9%	3.3%
Daventry	197	22	205	6.3	6.5%	0.0%
Derby	87	8	975	9.3	9.1%	3.1%
Derbs Dales	303	38	125	3.9	7.3%	2.6%
East Lindsey	215	27	385	6.0	5.6%	1.1%
E Northants	134	12	295	8.0	N/A	N/A
Erewash	186	18	325	6.5	11.6%	6.8%
Gedling	213	26	310	6.1	4.8%	2.0%
Harborough	269	35	170	4.8	6.6%	3.5%
High Peak	212	25	250	6.1	8.0%	3.4%
Hinckley and Bosworth	217	28	275	5.9	10.0%	7.7%
Kettering	112	10	350	8.6	9.3%	5.5%
Leicester	39	3	1,550	12.5	12.1%	1.0%
Lincoln	106	9	370	8.9	5.4%	-5.3%
Mansfield	48	5	530	11.4	10.6%	2.2%
Melton	188	19	140	6.4	N/A	N/A
Newark and Sherwood	189	20	320	6.4	7.7%	0.2%
N E Derbyshire	233	30	245	5.6	13.1%	8.0%

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East Mids (cont.)						
North Kesteven	302	37	180	3.9	3.5%	0.4%
NW Leics	210	24	245	6.1	3.0%	-3.8%
Northampton	45	4	1,095	11.9	5.8%	1.9%
Nottingham	19	1	2,070	16.0	14.1%	6.6%
Oadby & Wigston	248	32	125	5.4	8.3%	3.2%
Rushcliffe	316	40	160	3.4	5.1%	-1.0%
Rutland UA	308	39	60	3.8	6.4%	5.0%
S Derbyshire	206	23	240	6.2	2.5%	-2.7%
South Holland	153	14	285	7.5	7.2%	3.2%
South Kesteven	171	17	410	6.9	5.5%	1.7%
S Northants	295	36	150	4.2	7.9%	6.0%
Wellingborough	64	6	350	10.5	5.8%	3.8%
West Lindsey	252	33	215	5.3	4.6%	1.4%
West Midlands			21,190	9.0	9.1	+ 2.7
Birmingham	33	2	5,500	13.1	13.7%	4.1%
Bromsgrove	249	25	210	5.4	7.9%	1.8%
Cannock Ch.	114	12	350	8.5	6.4%	-0.1%
Coventry	84	7	1,260	9.6	8.7%	1.5%
Dudley	130	14	1,065	8.1	10.9%	5.5%
E Staffordshire	187	21	305	6.5	4.5%	-0.4%
Herefordshire	255	27	435	5.3	5.7%	2.5%
Lichfield	182	19	285	6.6	2.2%	-1.0%
Malvern Hills	198	22	210	6.3	6.1%	0.6%
Newcastle-under-Lyme	178	18	365	6.8	8.5%	-0.2%
N Warwickshire	225	24	155	5.8	4.8%	-3.1%
Nuneaton and Bedworth	59	4	580	10.8	9.0%	3.7%
Redditch	75	5	345	9.8	6.9%	0.5%
Rugby	175	17	295	6.9	10.0%	7.2%

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West Midlands (cont.)						
Sandwell	56	3	1,370	11.0	12.6%	3.3%
Shropshire UA	259	29	670	5.1	5.1%	0.7%
Solihull	145	15	680	7.7	7.4%	1.5%
S Staffordshire	169	16	315	6.9	10.6%	5.8%
Stafford	201	23	350	6.3	7.2%	5.0%
Staff Moorlands	279	30	195	4.5	4.3%	2.5%
Stoke-on-Trent	89	9	1,045	9.3	9.9%	4.3%
Stratford-on-Avon	184	20	350	6.5	4.5%	1.0%
Tamworth	127	13	255	8.2	16.6%	11.6%
Telford & W'kin	101	10	625	9.0	9.8%	4.9%
Walsall	86	8	1,010	9.3	10.6%	2.1%
Warwick	257	28	310	5.2	4.3%	-0.7%
Wolverhampton	22	1	1,580	15.3	12.2%	2.5%
Worcester	110	11	375	8.8	5.3%	2.4%
Wychavon	254	26	270	5.3	2.1%	-1.9%
Wyre Forest	80	6	425	9.7	8.0%	3.8%

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East of England			20,230	8.1	6.7	+ 2.4
Babergh	283	44	170	4.4	2.6%	N/A
Basildon	63	9	775	10.6	8.0%	2.9%
Bedford	57	8	725	10.9	5.5%	1.7%
Braintree	163	25	435	7.1	7.1%	3.1%
Breckland	138	21	465	7.9	7.4%	3.5%
Brentwood	180	28	210	6.7	N/A	N/A
Broadland	294	45	225	4.2	3.0%	-0.3%
Broxbourne	85	13	365	9.4	6.7%	3.7%
Cambridge	214	35	290	6.1	5.7%	3.0%
Castle Point	146	22	285	7.7	4.1%	N/A
Central Beds	129	19	870	8.1	6.1%	3.2%
Chelmsford	170	26	495	6.9	7.4%	3.4%
Colchester	120	18	625	8.4	4.8%	-0.8%
Dacorum	205	34	375	6.2	2.1%	-0.7%
E. Cambridgeshire	234	38	200	5.6	8.9%	6.1%
East Hertfordshire	222	36	335	5.8	3.0%	-1.4%
Epping Forest	118	17	455	8.4	11.2%	8.7%
Fenland	93	15	385	9.2	6.6%	2.2%
Forest Heath	76	12	260	9.8	3.9%	-3.8%
Great Yarmouth	158	23	320	7.3	8.5%	-3.4%
Harlow	35	4	455	12.9	11.9%	1.7%
Hertsmere	70	10	410	10.0	4.1%	-1.4%
Huntingdonshire	161	24	510	7.2	6.6%	3.7%
Ipswich	42	6	715	12.3	9.2%	5.5%
King's Lynn and West Norfolk	176	27	470	6.8	9.8%	6.1%
Luton	28	2	1,040	13.7	7.8%	-0.2%
Maldon	229	37	150	5.7	6.1%	1.2%
Mid Suffolk	281	43	185	4.5	4.9%	N/A
North Hertfordshire	199	31	345	6.3	8.3%	2.7%
North Norfolk	263	42	255	4.9	2.7%	-0.3%
Norwich	55	7	695	11.1	7.9%	5.6%

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East of England (cont.)						
Peterborough	18	1	1,225	16.1	9.2%	1.8%
Rochford	237	39	190	5.5	5.9%	2.6%
S Cambridgeshire	262	41	300	5.0	5.3%	2.3%
South Norfolk	304	46	210	3.9	9.1%	6.6%
Southend-on-Sea	73	11	760	9.9	6.7%	0.9%
St. Albans	250	40	305	5.4	5.4%	1.9%
St. Edmundsbury	136	20	365	8.0	8.1%	5.6%
Stevenage	34	3	455	12.9	5.0%	0.4%
Suffolk Coastal	319	47	185	3.2	5.4%	-1.0%
Tendring	200	32	430	6.3	10.9%	1.8%
Three Rivers	192	29	230	6.4	6.5%	3.3%
Thurrock UA	37	5	820	12.7	9.0%	4.2%
Uttlesford	202	33	200	6.2	4.5%	N/A
Watford	88	14	335	9.3	10.9%	4.5%
Waveney	195	30	345	6.3	4.5%	0.9%
Welwyn Hatfield	113	16	390	8.5	10.1%	6.0%

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London			51,395	15.6	8.7	+ 2.0
Barking and Dagenham	1	1	1,850	25.8	13.0%	4.2%
Barnet	25	19	1,930	14.0	5.9%	0.9%
Bexley	43	23	1,140	12.1	8.2%	4.9%
Brent	4	4	2,435	22.4	8.8%	-0.1%
Bromley	94	29	1,225	9.2	4.6%	0.8%
Camden	65	26	1,025	10.5	9.3%	3.0%
City of London	N/A	N/A	N/A	N/A	N/A	N/A
Croydon	11	11	2,690	18.0	6.9%	1.2%
Ealing	24	18	1,830	14.4	8.4%	1.6%
Enfield	6	6	2,390	20.2	9.8%	4.7%
Greenwich	10	10	2,030	19.0	8.2%	-0.8%
Hackney	5	5	2,050	20.8	10.3%	-2.2%
Hamm & Ful	12	12	1,460	17.9	6.5%	-1.4%
Haringey	3	3	2,250	22.9	8.8%	0.1%
Harrow	30	21	1,120	13.1	8.9%	3.4%
Havering	51	24	1,105	11.3	8.0%	4.4%
Hillingdon	17	15	1,650	16.1	8.9%	3.4%
Hounslow	32	22	1,215	13.1	6.3%	2.4%
Islington	23	17	1,415	14.8	7.4%	0.6%
Kens & Chelsea	78	28	835	9.7	4.2%	-0.7%
Kingston	173	31	450	6.9	8.4%	4.7%
Lambeth	8	8	2,510	19.5	11.2%	1.2%
Lewisham	9	9	2,215	19.4	10.3%	0.1%
Merton	54	25	940	11.1	8.9%	4.5%
Newham	2	2	2,460	24.0	14.7%	5.7%
Redbridge	15	14	1,665	16.5	9.7%	3.1%
Richmond	253	32	435	5.3	6.4%	1.6%
Southwark	7	7	2,305	19.6	11.0%	2.2%
Sutton	97	30	735	9.1	6.6%	0.7%
Tower Hamlets	21	16	1,535	15.6	12.9%	0.7%
Waltham Forest	14	13	1,635	17.1	12.2%	5.4%
Wandsworth	67	27	1,340	10.2	7.2%	1.5%
Westminster	27	20	1,505	13.9	8.0%	1.2%

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South East			25,120	6.9	5.9	+ 1.7
Adur	191	31	175	6.4	N/A	N/A
Arun	209	34	430	6.2	8.1%	4.4%
Ashford	164	26	345	7.1	5.7%	-0.1%
Aylesbury Vale	245	45	395	5.4	4.4%	2.7%
B'stoke & D'ne	91	9	660	9.3	6.2%	2.2%
Bracknell Forest	156	24	350	7.4	4.5%	0.3%
Brighton & H	177	29	840	6.8	7.2%	1.7%
Canterbury	244	44	350	5.5	11.0%	4.7%
Cherwell	226	39	345	5.7	5.3%	-0.3%
Chichester	256	46	275	5.2	N/A	N/A
Chiltern	300	61	155	4.1	5.2%	-0.3%
Crawley	159	25	315	7.3	4.9%	0.2%
Dartford	69	7	410	10.1	12.2%	4.2%
Dover	165	27	345	7.1	8.7%	6.7%
East Hampshire	301	62	195	4.0	3.8%	1.5%
Eastbourne	140	18	365	7.8	4.1%	-1.6%
Eastleigh	277	51	240	4.6	5.3%	3.0%
Elmbridge	296	59	230	4.1	1.9%	-0.9%
Epsom & Ewell	285	54	130	4.3	N/A	N/A
Fareham	261	48	235	5.0	7.9%	5.7%
Gosport	132	14	290	8.1	9.0%	3.9%
Gravesham	61	6	445	10.7	4.9%	-3.9%
Guildford	307	63	215	3.8	N/A	N/A
Hart	297	60	150	4.1	5.8%	2.1%
Hastings	40	2	520	12.5	11.3%	5.2%
Havant	147	20	400	7.7	8.5%	7.0%
Horsham	280	53	250	4.5	5.4%	3.4%
Isle of Wight	232	40	375	5.6	10.1%	4.1%
Lewes	293	58	180	4.2	3.4%	N/A
Maidstone	92	10	590	9.2	2.5%	0.1%
Medway	41	3	1,335	12.3	7.8%	2.3%
Mid Sussex	278	52	260	4.6	4.7%	1.9%
Milton Keynes	52	5	1,120	11.2	9.0%	5.6%
Mole Valley	315	66	125	3.4	N/A	N/A
New Forest	292	57	330	4.2	3.9%	0.3%

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South East (cont.)						
Oxford	142	19	455	7.8	5.8%	-3.0%
Portsmouth	79	8	850	9.7	8.3%	2.4%
Reading	116	12	560	8.5	6.1%	2.1%
Reigate & Banstead	242	43	315	5.5	N/A	N/A
Rother	260	47	215	5.0	7.6%	3.2%
Runnymede	265	49	170	4.9	5.2%	1.8%
Rushmoor	133	15	320	8.0	7.7%	3.4%
Sevenoaks	235	41	265	5.5	7.9%	3.4%
Shepway	137	16	390	7.9	10.5%	3.3%
Slough	16	1	820	16.4	7.4%	2.0%
South Bucks	240	42	150	5.5	8.5%	2.4%
South Oxon	287	55	240	4.3	4.1%	0.5%
Southampton	154	23	755	7.5	6.5%	0.8%
Spelthorne	152	22	310	7.5	3.8%	-1.3%
Surrey Heath	272	50	165	4.7	2.7%	0.2%
Swale	105	11	510	8.9	10.0%	3.2%
Tandridge	219	36	205	5.9	7.5%	1.8%
Test Valley	220	37	285	5.9	2.2%	-0.9%
Thanet	49	4	715	11.4	11.6%	3.2%
Tbridge & M'ng	122	13	415	8.3	6.1%	-0.2%
Tunbridge Wells	139	17	370	7.9	6.7%	3.5%
Vale W Horse	204	33	315	6.2	N/A	N/A
Waverley	321	67	160	3.2	N/A	N/A
Wealden	291	56	265	4.2	3.8%	-0.4%
West Berkshire	185	30	420	6.5	4.1%	1.2%
West Oxon	216	35	270	5.9	2.3%	-0.8%
Winchester	310	64	180	3.7	6.9%	4.1%
Wso & Mhead	194	32	380	6.4	6.7%	3.3%
Woking	221	38	240	5.9	6.0%	3.8%
Wokingham	311	65	230	3.7	4.0%	2.0%
Worthing	151	21	360	7.6	7.5%	3.3%
Wycombe	172	28	475	6.9	7.6%	3.1%

Region/ local authority	National rank (by rate of mortgage and landlord possession claims per 1,000 homes)	Rank (within region, by rate of mortgage and landlord possession claims per 1,000 homes)	Number of possession claims, October 2010 - September 2011	Rate of possession claims per 1,000 homes	Unemployment rate (April 2010 - March 2011, 16-64 year olds)	Trend in unemployment rate April 2008 - March 2011
South West			12,935	5.4	6.2	+ 2.4
Bath & NE Som	314	33	265	3.5	5.2%	1.7%
Bournemouth	108	2	760	8.9	7.4%	4.0%
Bristol	190	6	1,175	6.4	7.1%	2.5%
Cheltenham	246	13	295	5.4	8.6%	3.3%
Christchurch	271	19	110	4.8	5.3%	-3.7%
Cornwall	288	24	1,080	4.3	9.2%	4.4%
Cotswold	196	7	250	6.3	3.3%	0.3%
East Devon	309	30	240	3.8	5.9%	3.5%
East Dorset	317	34	130	3.4	5.0%	1.2%
Exeter	203	8	325	6.2	2.2%	-3.3%
Forest of Dean	276	22	165	4.6	6.4%	N/A
Gloucester	124	3	440	8.3	5.1%	2.3%
Isles of Scilly	N/A	N/A	N/A	N/A	N/A	N/A
Mendip	251	15	260	5.3	5.7%	2.5%
Mid Devon	270	18	160	4.8	7.0%	4.1%
North Devon	290	26	185	4.2	7.0%	3.0%
North Dorset	238	12	165	5.5	5.5%	N/A
North Somerset	275	21	435	4.6	5.4%	2.8%
Plymouth	98	1	1,025	9.1	6.2%	0.1%
Poole UA	247	14	360	5.4	5.4%	2.8%
Purbeck	298	27	90	4.1	5.6%	-3.4%
Sedgemoor	266	17	245	4.8	7.7%	1.2%
South Gloucs	282	23	490	4.5	3.7%	0.9%
South Hams	324	36	120	2.8	4.4%	1.7%
South Som'set	264	16	355	4.9	7.9%	5.0%
Stroud	299	28	205	4.1	7.3%	5.8%
Swindon	148	5	685	7.6	7.0%	3.2%
Taunton Deane	224	10	285	5.8	7.1%	3.6%
Teignbridge	274	20	265	4.7	6.0%	3.0%
Tewkesbury	305	29	140	3.9	4.0%	N/A
Torbay	207	9	400	6.2	9.5%	4.1%
Torridge	313	32	105	3.5	13.6%	3.8%
West Devon	289	25	100	4.2	N/A	N/A
West Dorset	312	31	170	3.5	3.9%	2.4%
West Somerset	323	35	55	3.0	N/A	N/A
Weymouth & P	143	4	240	7.7	6.5%	N/A
Wiltshire	231	11	1,135	5.6	3.8%	-0.3%

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