

Renters at risk

December 2015

Shelter

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Introduction

We all hope we never go through the devastating experience of losing our home. But every day at Shelter, we see families in this position. It can take just one thing, like losing your job or falling ill, to put your home at risk.

Mercifully, low interest rates, pre-action protocols and support for homeowners are keeping the number of possession claims by mortgage lenders at relatively low levels.

However, welfare reforms, the growth of the private rented sector, the spiralling costs of renting and the shortage of affordable homes mean that hundreds of thousands of renters are being threatened with eviction.

Our new research explores the number of rented households put at risk of eviction in England over the past year at a local, regional and national level.

We looked at the number of possession claims that have been lodged in a court in the last year. A possession claim is the first stage of the legal process, which can result in a person or family being evicted. 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 subject to a legal process where their home is at risk.

It shows that there are 'hotspots' of eviction, where as many as one in every 21 renters were put at risk in the past year. London local authorities dominate the list, but this is not just a London problem. In total **149,542** rented homes across England were put at risk of eviction in the last twelve months. We estimate that **352,900** renters in England were put at risk of losing their home during that period.

Over the twelve months to September 2015, more than 42,000 renting households lost their battle and were evicted by bailiffs. Worryingly, these numbers are likely to be just the tip of the iceberg. At Shelter we hear from renters who have been served with an eviction notice, and rather than challenging it, incurring court costs and experiencing further heartache, just leave on the date requested by their landlord. We don't know the exact number of people forced out this way. But it's a substantial issue that is not reflected in the statistics.

It is also important to note that the data only covers cases where a possession claim has been made and a court process has begun. Many other households are struggling to keep up with the payments on their homes, and may voluntarily move or sell rather than face enforced eviction through the courts. Landlords may also try to negotiate with tenants and reach agreements that do not require court proceedings where possible.

Shelter provides advice and support to anyone facing problems with their housing. We operate a free helpline that is open 365 days a year and can provide expert advice to anyone who has received a possession claim, is fighting a court order or is worried that they will be made homeless by bailiffs. We go into courts to try to ensure that people are not going through evictions on their own. We challenge illegal practices and help households to know their rights.

To make sure that no family has to face the trauma of losing their home on their own, we are urgently calling on the public to help by donating to our emergency appeal. Please find out more [here](#).

Methods and sources

Possession claims data is published by the [Ministry of Justice \(MoJ\)](#) and released on a quarterly basis. We analysed data from October 2014 through to the end of September 2015. We derived data on the number of renting households in each area from the [2011 Census](#) and updated it by household estimates for 2014 from the [Office for National Statistics \(ONS\)](#). We calculated an estimate for the numbers of renters in England affected, using the average household size for rented households (2.36) from the [English Housing Survey](#).

We calculate the rate of possession claims by combining the number of landlord possession claims in an area with data on the number of renting households. These rates are expressed as '1 in x households' where x is the number of households in a given area for every one possession claim. Therefore, the lower the value of x, the higher the rate of possession claims in the area. This is calculated for each local authority area in England. The Isle of Scilly is excluded from the analysis due to its low residential population. Therefore national rankings are given out of 325 rather than 326.

National possession hotspots

There are different numbers of rented households in different regions. Therefore, it is more useful to look at the rate of possession claims per rented household to get a feel for how common possession claims are in a particular area.

London is the region with the highest rate of landlord possession claims; one in every 36 rented homes in London was issued a possession claim last year. This is well above the average rate across England of one in every 55 homes.

By ranking the possession claim rates at a local level, we can identify specific local authority areas that are 'hotspots' for landlord possessions claims. The area with the highest rate of landlord claims in England is Enfield. Last year one in every 21 rented homes in Enfield received a possession claim. London local authorities dominate the list. But many non-London areas feature in the top 25 areas – including Rochdale, Peterborough and Slough.

Rank	Area	Region	Landlord claims	1 in
1	Enfield	London	2432	21
2	Barking and Dagenham	London	1744	22
3	Redbridge	London	1396	27
4	Croydon	London	2159	28
5	Hillingdon	London	1341	28
6	Brent	London	2255	28
7	Bexley	London	886	29
8	Waltham Forest	London	1740	29
9	Ealing	London	2106	29
10	Newham	London	2461	29
11	Harrow	London	1023	29
12	Havering	London	875	29
13	Haringey	London	2106	31
14	Lewisham	London	2233	31
15	Bromley	London	1217	32
16	Peterborough	East	969	32
17	Greenwich	London	1856	32
18	Luton	East	959	32
19	Barnet	London	1872	32
20	Halton	North West	592	33
21	Thurrock	East	641	33
22	Dartford	South East	374	36
23	Slough	South East	680	36
24	Southwark	London	2403	36
25	Rochdale	North West	919	36

Regional possessions hotspots

The following section shows possession claims information for each local authority area in England by region. Each local authority is ranked within its region by the rate of landlord possession claims per rented home.

East of England

Rank	Area	Landlord claims	1 in
1	Peterborough	969	32
2	Luton	959	32
3	Thurrock	641	33
4	Broxbourne	274	37
5	Watford	359	40
6	Harlow	379	40
7	Hertsmere	312	41
8	Southend on Sea	591	45
9	Stevenage	327	45
10	Central Bedfordshire	651	45
11	Colchester	541	46
12	Castle Point	129	49
13	Rochford	115	50
14	Basildon	487	51
15	Welwyn Hatfield	360	52
16	Chelmsford	354	53
17	Bedford	412	54
18	East Hertfordshire	299	54
19	St Albans	284	55
20	Epping Forest	268	55
21	Ipswich	454	55
22	Norwich	619	56
23	Breckland	297	58
24	Brentwood	127	60
25	Three Rivers	154	63
26	Tendring	250	65
27	Fenland	187	66
28	Uttlesford	132	69
29	Waveney	222	70
30	Broadland	142	77
31	King's Lynn and West Norfolk	247	79
32	Forest Heath	140	79

33	East Cambridgeshire	136	80
34	Great Yarmouth	185	82
35	Braintree	232	84
36	Cambridge	288	84
37	Huntingdonshire	229	88
38	Dacorum	244	88
39	St Edmundsbury	172	88
40	North Hertfordshire	210	88
41	Babergh	118	90
42	Mid Suffolk	110	91
43	Maldon	56	100
44	South Cambridgeshire	172	101
45	South Norfolk	119	112
46	North Norfolk	115	120
47	Suffolk Coastal	101	143

East Midlands

Rank	Area	Landlord claims	1 in
1	Leicester	1420	44
2	Northampton	731	45
3	Lincoln	376	48
4	Wellingborough	222	48
5	Nottingham	1372	51
6	Derby	708	56
7	North West Leicestershire	190	56
8	North East Derbyshire	222	57
9	South Holland	178	57
10	Mansfield	255	59
11	Chesterfield	291	59
12	Kettering	205	60
13	East Northamptonshire	162	61
14	Erewash	215	63
15	Charnwood	287	65
16	Bolsover	165	67
17	Ashfield	234	67
18	Corby	148	68
19	Broxtowe	186	68
20	Hinckley and Bosworth	149	71
21	South Kesteven	244	72
22	Melton	80	74

23	East Lindsey	230	81
24	Newark and Sherwood	162	89
25	Daventry	97	92
26	Amber Valley	143	96
27	Gedling	123	99
28	Blaby	73	100
29	Bassetlaw	146	101
30	South Derbyshire	98	101
31	High Peak	105	104
32	Boston	91	108
33	Oadby and Wigston	36	110
34	South Northamptonshire	64	127
35	Harborough	57	132
36	Rutland	28	155
37	West Lindsey	65	161
38	Rushcliffe	55	193
39	North Kesteven	46	261
40	Derbyshire Dales	28	301

London

Rank	Area	Landlord claims	1 in
1	Enfield	2432	21
2	Barking and Dagenham	1744	22
3	Redbridge	1396	27
4	Croydon	2159	28
5	Hillingdon	1341	28
6	Brent	2255	28
7	Bexley	886	29
8	Waltham Forest	1740	29
9	Ealing	2106	29
10	Newham	2461	29
11	Harrow	1023	29
12	Havering	875	29
13	Haringey	2106	31
14	Lewisham	2233	31
15	Bromley	1217	32
16	Greenwich	1856	32
17	Barnet	1872	32
18	Southwark	2403	36
19	Lambeth	2469	37

20	Hackney	2096	38
21	Hounslow	1144	42
22	Merton	747	44
23	Sutton	581	44
24	Tower Hamlets	1809	45
25	Wandsworth	1407	50
26	Islington	1277	55
27	Westminster	1353	56
28	Kensington and Chelsea	854	58
29	Kingston upon Thames	347	68
30	Hammersmith and Fulham	737	70
31	Camden	785	87
32	Richmond upon Thames	325	91
33	City of London	14	194

North East

Rank	Area	Landlord claims	1 in
1	North Tyneside	645	50
2	Middlesbrough	387	63
3	Northumberland	691	69
4	Hartlepool	236	69
5	South Tyneside	416	70
6	Gateshead	514	73
7	Darlington	196	83
8	Stockton on Tees	289	87
9	County Durham	840	92
10	Newcastle upon Tyne	644	93
11	Redcar and Cleveland	161	123
12	Sunderland	377	128

North West

Rank	Area	Landlord claims	1 in
1	Halton	592	33
2	Rochdale	919	36
3	Bolton	1148	37
4	Knowsley	622	38

5	West Lancashire	314	39
6	Chorley	252	45
7	Tameside	776	45
8	St Helens	546	46
9	Sefton	731	47
10	Manchester	2641	49
11	Oldham	641	50
12	Cheshire West and Chester	818	50
13	Liverpool	2217	50
14	Salford	1026	52
15	Trafford	554	53
16	Bury	450	53
17	Wirral	842	54
18	Preston	409	55
19	Wigan	789	56
20	Warrington	430	57
21	Copeland	151	58
22	Stockport	551	58
23	South Ribble	155	63
24	Blackburn with Darwen	323	63
25	Blackpool	328	75
26	Fylde	122	76
27	Hyndburn	144	77
28	Cheshire East	510	80
29	Barrow in Furness	102	81
30	Burnley	161	81
31	Lancaster	215	82
32	Allerdale	149	88
33	Carlisle	158	96
34	South Lakeland	92	136
35	Rosendale	64	139
36	Wyre	74	142
37	Eden	41	163
38	Pendle	67	178
39	Ribble Valley	29	194

South East

Rank	Area	Landlord claims	1 in
1	Dartford	374	36
2	Slough	680	36

3	Medway	920	38
4	Gravesham	372	39
5	Milton Keynes	866	43
6	Reigate and Banstead	333	45
7	Maidstone	419	45
8	Thanet	483	48
9	Hastings	380	49
10	Woking	223	51
11	Basingstoke and Deane	432	52
12	Horsham	260	54
13	Gosport	224	55
14	Cherwell	307	57
15	Ashford	265	57
16	Dover	280	58
17	Tandridge	136	59
18	Rushmoor	219	59
19	Swale	294	61
20	Worthing	241	61
21	Test Valley	231	61
22	Havant	259	62
23	Arun	277	63
24	Portsmouth	597	65
25	Shepway	261	65
26	Wycombe	314	65
27	Spelthorne	163	65
28	Wealden	203	65
29	Adur	101	70
30	Eastbourne	246	71
31	Tunbridge Wells	231	71
32	Mid Sussex	206	71
33	Oxford	403	71
34	Bracknell Forest	203	72
35	Tonbridge and Malling	186	74
36	Southampton	667	74
37	East Hampshire	164	75
38	Canterbury	269	77
39	Aylesbury Vale	255	79
40	Chichester	201	81
41	Reading	341	81
42	West Oxfordshire	160	82
43	Windsor and Maidenhead	229	82
44	Elmbridge	169	83
45	Brighton and Hove	655	87
46	Crawley	201	88
47	West Berkshire	211	88

48	South Oxfordshire	159	92
49	Eastleigh	147	93
50	Chiltern	85	99
51	Fareham	92	99
52	Guildford	168	99
53	Hart	76	100
54	Winchester	148	103
55	South Bucks	65	106
56	Vale of White Horse	136	108
57	Surrey Heath	71	108
58	Rother	97	112
59	Sevenoaks	110	113
60	New Forest	164	117
61	Isle of Wight	139	132
62	Lewes	74	157
63	Mole Valley	57	164
64	Waverley	70	182
65	Epsom and Ewell	35	195
66	Wokingham	61	197
67	Runnymede	48	209

South West

Rank	Area	Landlord claims	1 in
1	Weymouth and Portland	195	48
2	Gloucester	328	51
3	Torbay	303	64
4	Bournemouth	549	66
5	Poole	272	69
6	Taunton Deane	225	70
7	Tewkesbury	131	71
8	Bristol	1193	71
9	Plymouth	630	71
10	Wiltshire	855	75
11	Swindon	400	77
12	North Somerset	289	84
13	Forest of Dean	105	84
14	North Dorset	99	88
15	East Devon	167	89
16	Sedgemoor	146	97
17	South Gloucestershire	279	98

18	Cheltenham	183	99
19	Bath and North East Somerset	246	99
20	Teignbridge	141	101
21	West Dorset	129	104
22	Mendip	121	114
23	Exeter	173	115
24	North Devon	108	117
25	Cornwall	610	118
26	South Somerset	172	120
27	Christchurch	45	120
28	Torridge	67	121
29	Cotswold	95	129
30	Mid Devon	78	129
31	West Devon	46	134
32	East Dorset	50	144
33	South Hams	66	155
34	Purbeck	37	159
35	Stroud	62	208
36	West Somerset	0	N/A

West Midlands

Rank	Area	Landlord claims	1 in
1	Solihull	518	43
2	Wyre Forest	278	45
3	Coventry	1076	49
4	Birmingham	3815	49
5	Sandwell	1075	49
6	Wolverhampton	898	50
7	Dudley	753	54
8	Nuneaton and Bedworth	271	56
9	Rugby	220	58
10	Stoke on Trent	726	60
11	Tamworth	156	65
12	North Warwickshire	106	67
13	Walsall	592	69
14	Stratford on Avon	209	69
15	Warwick	267	73
16	Newcastle under Lyme	213	76
17	Bromsgrove	93	84

18	Worcester	178	84
19	East Staffordshire	174	84
20	Malvern Hills	107	84
21	Cannock Chase	146	86
22	Herefordshire	277	91
23	Stafford	171	93
24	Wychavon	145	93
25	Lichfield	101	100
26	Redditch	118	101
27	Shropshire	396	102
28	South Staffordshire	102	105
29	Telford and Wrekin	226	108
30	Staffordshire Moorlands	41	206

Yorkshire and Humber

Rank	Area	Landlord claims	1 in
1	North East Lincolnshire	413	57
2	Barnsley	581	63
3	Sheffield	1540	63
4	Kingston upon Hull	877	65
5	Calderdale	394	76
6	Doncaster	565	78
7	Wakefield	650	79
8	Rotherham	475	80
9	Bradford	824	85
10	Scarborough	190	88
11	Kirklees	650	89
12	York	303	94
13	Selby	93	94
14	North Lincolnshire	226	97
15	East Riding of Yorkshire	329	108
16	Harrogate	162	120
17	Leeds	1081	126
18	Richmondshire	45	169
19	Hambleton	67	175
20	Craven	14	469
21	Ryedale	15	499