Renters put at risk

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Shelter

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 simple thing, like your landlord wanting to sell-up, 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 each year.

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.

To do this, we looked at the number of possession claims that have been lodged in a court in the last twelve months. 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.

Our analysis shows that there are 'hotspots' of eviction, where as many as one in every 23 renting households were put at risk in the past year. London local authorities dominate the list, but this is not just a London problem. In total 148, 039 renting households across England received a possession claim in the last twelve months – equivalent to around 350,000 people put at risk of losing their home.

Over the same period, 41,154 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 difficulties, 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. Landlords may negotiate with tenants and reach agreements that do not require court proceedings, yet still lead to a renter losing their home.

Shelter helps 4 million people a year fight bad housing and homelessness through its online, telephone and face to face services. 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.

If you or someone you know are struggling to keep up, or facing eviction and not sure what to do next, get expert advice as soon as possible. Shelter is here to help at shelter.org.uk/advice or on 0808 800 4444.

Methods and sources

Possession claims data is published by the [Ministry of Justice (MoJ)](#) and released on a quarterly basis. We analysed data on landlord possession claims made by social landlords, private landlords and using the accelerated procedure from April 2015 to the end of March 2016. We derived data on the number of renting households in each area from the [2011 Census](#) and uprated it using household estimates from the [Office for National Statistics (ONS)](#). We calculated an estimate for the number of people affected, using the average household size for rented households (2.37) from the [English Housing Survey](#).

We calculated the rate of possession claims by taking the number of landlord possession claims in an area (the number of 'renting households put at risk') and analysing it against data on the total 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

In some areas many people rent. In others, more people own their home. Therefore, to get a feel for how common possession claims are in a particular area, it is more useful to look at the rate of possession claims per rented household.

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

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 23 rented homes in Enfield received a possession claim. London local authorities dominate the list. But some non-London areas feature in the top 25 areas – including Luton, Peterborough and Halton in Cheshire.

Rank	Area	Region	Renting households put at risk	1 in
1	Enfield	London	2314	1 in 23
2	Barking and Dagenham	London	1647	1 in 23
3	Havering	London	939	1 in 27
4	Croydon	London	2220	1 in 27
5	Ealing	London	2165	1 in 28
6	Luton	East	1074	1 in 28
7	Brent	London	2243	1 in 29
8	Hillingdon	London	1324	1 in 29
9	Bexley	London	867	1 in 29
10	Newham	London	2414	1 in 30
11	Waltham Forest	London	1661	1 in 30
12	Redbridge	London	1241	1 in 30
13	Harrow	London	993	1 in 30
14	Lewisham	London	2258	1 in 31
15	Haringey	London	2068	1 in 31
16	Greenwich	London	1806	1 in 33
17	Thurrock	East	637	1 in 34
18	Bromley	London	1120	1 in 34
19	Halton	North West	569	1 in 34
20	Peterborough	East	882	1 in 35
21	Southwark	London	2369	1 in 37
22	Slough	South East	656	1 in 37
23	Barnet	London	1604	1 in 37
24	Dartford	South East	352	1 in 38
25	Gravesham	South East	383	1 in 38

Regional possessions hotspots

The following section shows information on the number of renting households put at risk in 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. We have also included where each local authority ranks nationally.

East of England

Regional rank	National Rank	Area	Renting households put at risk	1 in
1	6	Luton	1074	1 in 28
2	17	Thurrock	637	1 in 34
3	20	Peterborough	882	1 in 35
4	26	Broxbourne	266	1 in 38
5	39	Colchester	554	1 in 45
6	40	Castle Point	142	1 in 45
7	46	Hertsmere	277	1 in 46
8	48	Watford	304	1 in 47
9	49	Harlow	324	1 in 47
10	54	Stevenage	306	1 in 48
11	55	Basildon	517	1 in 48
12	58	Southend on Sea	542	1 in 49
13	61	East Hertfordshire	329	1 in 49
14	68	Bedford	432	1 in 51
15	72	Central Bedfordshire	567	1 in 52
16	75	Tendring	311	1 in 53
17	76	Epping Forest	278	1 in 53
18	84	Ipswich	462	1 in 54
19	89	Welwyn Hatfield	340	1 in 56
20	90	Chelmsford	337	1 in 56
21	98	Rochford	97	1 in 60
22	100	Norwich	574	1 in 60
23	105	Breckland	274	1 in 63
24	113	Fenland	193	1 in 64
25	122	Three Rivers	148	1 in 66
26	125	Brentwood	113	1 in 68
27	130	St Albans	228	1 in 68
28	152	Braintree	265	1 in 74
29	167	Waveney	197	1 in 79
30	168	Babergh	133	1 in 79
31	184	Forest Heath	134	1 in 83
32	187	St Edmundsbury	183	1 in 83
33	190	Uttlesford	109	1 in 83
34	209	Great Yarmouth	175	1 in 87

35	218	Broadland	122	1 in 90
36	219	Dacorum	238	1 in 90
37	220	North Hertfordshire	205	1 in 90
38	224	King's Lynn and West Norfolk	213	1 in 91
39	225	East Cambridgeshire	119	1 in 91
40	229	Cambridge	261	1 in 93
41	231	Maldon	60	1 in 93
42	256	Huntingdonshire	190	1 in 106
43	278	North Norfolk	115	1 in 120
44	282	South Cambridgeshire	140	1 in 125
45	287	Mid Suffolk	78	1 in 129
46	292	South Norfolk	94	1 in 141
47	300	Suffolk Coastal	90	1 in 160

East Midlands

Regional rank	National Rank	Area	Renting households put at risk	1 in
1	34	Northampton	759	1 in 44
2	64	Leicester	1264	1 in 50
3	73	Wellingborough	205	1 in 52
4	74	Lincoln	343	1 in 52
5	78	Kettering	230	1 in 53
6	85	Nottingham	1278	1 in 55
7	86	Derby	717	1 in 55
8	94	East Northamptonshire	173	1 in 57
9	101	North East Derbyshire	203	1 in 62
10	119	Mansfield	231	1 in 65
11	134	Chesterfield	254	1 in 68
12	135	Bolsover	161	1 in 68
13	138	Daventry	128	1 in 70
14	140	North West Leicestershire	152	1 in 70
15	157	Charnwood	248	1 in 75
16	159	Corby	131	1 in 76
17	165	Melton	75	1 in 79
18	166	South Holland	129	1 in 79
19	175	Oadby and Wigston	49	1 in 80
20	180	Erewash	165	1 in 82
21	182	Ashfield	192	1 in 82
22	192	Hinckley and Bosworth	126	1 in 84
23	203	South Kesteven	204	1 in 86
24	221	Broxtowe	140	1 in 91
25	233	High Peak	115	1 in 95
26	234	Blaby	76	1 in 96
27	235	East Lindsey	193	1 in 96
28	238	Amber Valley	141	1 in 97
29	252	Gedling	117	1 in 104
30	253	Bassetlaw	140	1 in 105
31	261	Newark and Sherwood	130	1 in 111
32	276	South Derbyshire	83	1 in 119
33	285	Boston	78	1 in 126
34	297	Harborough	49	1 in 154
35	298	West Lindsey	67	1 in 156
36	303	Rutland	26	1 in 167
37	304	South Northamptonshire	48	1 in 169
38	307	Rushcliffe	58	1 in 183
39	313	North Kesteven	59	1 in 203
40	323	Derbyshire Dales	25	1 in 337

London

Regional rank	National Rank	Area	Renting households put at risk	1 in
1	1	Enfield	2314	1 in 23
2	2	Barking and Dagenham	1647	1 in 23
3	3	Havering	939	1 in 27
4	4	Croydon	2220	1 in 27
5	5	Ealing	2165	1 in 28
6	7	Brent	2243	1 in 29
7	8	Hillingdon	1324	1 in 29
8	9	Bexley	867	1 in 29
9	10	Newham	2414	1 in 30
10	11	Waltham Forest	1661	1 in 30
11	12	Redbridge	1241	1 in 30
12	13	Harrow	993	1 in 30
13	14	Lewisham	2258	1 in 31
14	15	Haringey	2068	1 in 31
15	16	Greenwich	1806	1 in 33
16	18	Bromley	1120	1 in 34
17	21	Southwark	2369	1 in 37
18	23	Barnet	1604	1 in 37
19	30	Hackney	1894	1 in 42
20	33	Hounslow	1122	1 in 43
21	35	Lambeth	2063	1 in 44
22	38	Sutton	577	1 in 45
23	44	Merton	723	1 in 46
24	60	Tower Hamlets	1671	1 in 49
25	82	Wandsworth	1302	1 in 54
26	93	Islington	1233	1 in 57
27	97	Westminster	1298	1 in 58
28	116	Kensington and Chelsea	756	1 in 65
29	124	Kingston upon Thames	354	1 in 67
30	147	Hammersmith and Fulham	711	1 in 73
31	148	Camden	938	1 in 73
32	208	Richmond upon Thames	339	1 in 87
33	311	City of London	14	1 in 194

North East

Regional rank	National Rank	Area	Renting households put at risk	1 in
1	45	North Tyneside	706	1 in 46
2	132	Middlesbrough	359	1 in 68
3	133	Northumberland	697	1 in 68
4	145	Hartlepool	228	1 in 72
5	163	South Tyneside	372	1 in 78
6	186	Darlington	197	1 in 83
7	193	Stockton on Tees	301	1 in 84
8	200	Gateshead	435	1 in 86
9	245	Newcastle upon Tyne	600	1 in 100
10	248	County Durham	759	1 in 102
11	264	Sunderland	428	1 in 113
12	281	Redcar and Cleveland	160	1 in 124

North West

Regional rank	National Rank	Area	Renting households put at risk	1 in
1	19	Halton	569	1 in 34
2	27	Bolton	1108	1 in 38
3	31	Tameside	820	1 in 43
4	37	Knowsley	530	1 in 44
5	41	West Lancashire	270	1 in 45
6	42	Sefton	766	1 in 45
7	43	Oldham	701	1 in 45
8	50	St Helens	529	1 in 47
9	53	Wirral	954	1 in 48
10	56	Preston	465	1 in 48
11	57	Chorley	233	1 in 49
12	67	Rochdale	657	1 in 51
13	69	Manchester	2542	1 in 51
14	70	Liverpool	2148	1 in 52
15	71	Cheshire West and Chester	790	1 in 52
16	77	Bury	451	1 in 53
17	80	Salford	981	1 in 54
18	81	Wigan	819	1 in 54
19	91	Stockport	575	1 in 56
20	95	Warrington	421	1 in 58
21	123	Barrow in Furness	124	1 in 66
22	141	Trafford	417	1 in 70
23	142	Hyndburn	156	1 in 71
24	172	Blackburn with Darwen	256	1 in 80
25	176	South Ribble	120	1 in 81
26	177	Cheshire East	503	1 in 81
27	195	Lancaster	209	1 in 85
28	210	Copeland	101	1 in 87
29	211	Blackpool	280	1 in 88
30	212	Allerdale	149	1 in 88
31	213	Fylde	106	1 in 88
32	222	Burnley	144	1 in 91
33	237	Carlisle	157	1 in 97
34	277	South Lakeland	104	1 in 120
35	295	Rossendale	59	1 in 151
36	299	Eden	42	1 in 159
37	301	Wyre	65	1 in 162
38	317	Ribble Valley	25	1 in 225
39	321	Pendle	42	1 in 283

South East

Regional rank	National Rank	Area	Renting households put at risk	1 in
1	22	Slough	656	1 in 37
2	24	Dartford	352	1 in 38
3	25	Gravesham	383	1 in 38
4	28	Medway	888	1 in 39
5	29	Maidstone	471	1 in 40
6	36	Milton Keynes	846	1 in 44
7	51	Hastings	395	1 in 47
8	59	Thanet	472	1 in 49
9	83	Gosport	225	1 in 54
10	88	Woking	207	1 in 55
11	92	Reigate and Banstead	262	1 in 57
12	96	Spelthorne	184	1 in 58
13	99	Basingstoke and Deane	375	1 in 60
14	103	Shepway	269	1 in 63
15	107	Portsmouth	610	1 in 64
16	109	Arun	273	1 in 64
17	110	Horsham	220	1 in 64
18	111	Dover	254	1 in 64
19	112	Swale	279	1 in 64
20	117	Ashford	233	1 in 65
21	121	Cherwell	266	1 in 66
22	126	Worthing	217	1 in 68
23	127	Wycombe	302	1 in 68
24	128	Havant	235	1 in 68
25	139	Tunbridge Wells	234	1 in 70
26	144	Reading	389	1 in 71
27	149	Test Valley	193	1 in 73
28	150	Rushmoor	178	1 in 73
29	151	Oxford	393	1 in 73
30	153	Bracknell Forest	197	1 in 74
31	154	Eastbourne	234	1 in 74
32	158	Aylesbury Vale	264	1 in 76
33	160	Adur	92	1 in 77
34	161	Tandridge	103	1 in 78
35	162	Canterbury	265	1 in 78
36	170	Elmbridge	176	1 in 80
37	173	Mid Sussex	183	1 in 80
38	178	East Hampshire	151	1 in 81
39	179	Wealden	163	1 in 81
40	185	Tonbridge and Malling	165	1 in 83
41	189	Southampton	591	1 in 83

42	197	Windsor and Maidenhead	221	1 in	85
43	207	West Oxfordshire	152	1 in	87
44	226	South Bucks	75	1 in	92
45	232	Epsom and Ewell	73	1 in	94
46	241	Sevenoaks	127	1 in	98
47	242	West Berkshire	190	1 in	98
48	243	Crawley	180	1 in	98
49	244	Brighton and Hove	578	1 in	99
50	246	Chiltern	84	1 in	100
51	247	Eastleigh	136	1 in	101
52	251	Chichester	159	1 in	103
53	254	Rother	103	1 in	105
54	257	Surrey Heath	72	1 in	107
55	262	New Forest	173	1 in	111
56	268	South Oxfordshire	126	1 in	116
57	274	Winchester	129	1 in	118
58	288	Guildford	125	1 in	133
59	290	Isle of Wight	132	1 in	139
60	293	Fareham	64	1 in	142
61	296	Hart	50	1 in	151
62	302	Wokingham	74	1 in	162
63	306	Vale of White Horse	82	1 in	178
64	314	Lewes	56	1 in	208
65	315	Runnymede	48	1 in	209
66	318	Mole Valley	41	1 in	229
67	319	Waverley	52	1 in	245

South West

Regional rank	National Rank	Area	Renting households put at risk	1 in
1	32	Weymouth and Portland	221	1 in 43
2	62	Gloucester	338	1 in 49
3	108	Taunton Deane	249	1 in 64
4	118	Torbay	296	1 in 65
5	129	Bristol	1250	1 in 68
6	131	Bournemouth	529	1 in 68
7	143	Plymouth	632	1 in 71
8	156	Poole	249	1 in 75
9	164	Tewkesbury	119	1 in 78
10	169	South Gloucestershire	344	1 in 80
11	174	Sedgemoor	177	1 in 80
12	188	Swindon	369	1 in 83
13	194	Wiltshire	759	1 in 84
14	199	Teignbridge	166	1 in 86
15	201	Forest of Dean	103	1 in 86
16	206	North Somerset	279	1 in 87
17	216	East Devon	168	1 in 89
18	223	Exeter	218	1 in 91
19	236	Cheltenham	188	1 in 96
20	259	South Somerset	193	1 in 107
21	263	North Devon	113	1 in 111
22	266	West Devon	54	1 in 115
23	267	Bath and North East Somerset	213	1 in 115
24	269	North Dorset	75	1 in 116
25	275	Cornwall	613	1 in 118
26	279	Mendip	114	1 in 121
27	280	West Dorset	109	1 in 124
28	283	Mid Devon	81	1 in 125
29	289	Stroud	96	1 in 134
30	291	Cotswold	88	1 in 140
31	294	South Hams	71	1 in 144
32	305	Purbeck	33	1 in 178
33	308	East Dorset	39	1 in 185
34	312	Torridge	40	1 in 202
35	320	Christchurch	20	1 in 271
36	324	West Somerset	14	1 in 369

West Midlands

Regional rank	National Rank	Area	Renting households put at risk	1 in
1	47	Birmingham	3960	1 in 47
2	52	Wyre Forest	264	1 in 47
3	63	Solihull	451	1 in 49
4	65	Wolverhampton	893	1 in 50
5	66	Coventry	1043	1 in 50
6	79	Sandwell	992	1 in 54
7	87	Dudley	731	1 in 55
8	104	Warwick	308	1 in 63
9	106	Nuneaton and Bedworth	239	1 in 63
10	114	Rugby	199	1 in 64
11	115	Stoke on Trent	672	1 in 65
12	120	North Warwickshire	108	1 in 65
13	146	Walsall	568	1 in 72
14	171	Cannock Chase	158	1 in 80
15	183	Stratford on Avon	175	1 in 82
16	191	Worcester	178	1 in 84
17	198	Tamworth	118	1 in 86
18	202	East Staffordshire	169	1 in 86
19	217	Wychavon	152	1 in 89
20	230	Lichfield	108	1 in 93
21	240	Redditch	123	1 in 97
22	250	Newcastle under Lyme	159	1 in 102
23	255	Telford and Wrekin	232	1 in 105
24	258	Shropshire	376	1 in 107
25	260	Stafford	144	1 in 110
26	265	Herefordshire	223	1 in 113
27	271	Malvern Hills	77	1 in 117
28	272	South Staffordshire	91	1 in 118
29	273	Bromsgrove	66	1 in 118
30	316	Staffordshire Moorlands	40	1 in 212

Yorkshire and Humber

Regional rank	National Rank	Area	Renting households put at risk	1 in
1	102	North East Lincolnshire	379	1 in 62
2	136	Barnsley	532	1 in 68
3	137	Sheffield	1403	1 in 69
4	155	Kingston upon Hull	761	1 in 75
5	181	Doncaster	534	1 in 82
6	196	Scarborough	196	1 in 85
7	204	Wakefield	597	1 in 86
8	205	Bradford	811	1 in 86
9	214	Rotherham	430	1 in 88
10	215	Calderdale	340	1 in 88
11	227	North Lincolnshire	238	1 in 92
12	228	Kirklees	627	1 in 92
13	239	York	292	1 in 97
14	249	East Riding of Yorkshire	350	1 in 102
15	270	Leeds	1166	1 in 116
16	284	Harrogate	155	1 in 125
17	286	Selby	69	1 in 127
18	309	Richmondshire	41	1 in 186
19	310	Hambleton	63	1 in 186
20	322	Craven	23	1 in 286
21	325	Ryedale	14	1 in 534