

Repossession and Eviction Hotspots

September 2014

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Introduction

We all hope we'll never go through the devastating experience of losing our home. But every day at Shelter we see families at risk of having the worst happen. It can take just one thing, like losing your job or falling ill, to put your home at risk. Our new research shows the number of households at risk of repossession or eviction in England over the past year.

It shows that there are 'hotspots' where as many as one home in every 36 could have been at risk in the past year. London local authorities dominate the list, taking the top 13 places, and 16 of the top 20. Whilst the highest risk areas identified were in London this is not just a London problem, with hotspots identified all over England.

It shows that for people who rent the risk of losing your home is high. In some hotspots as many as one in every 21 homes were at risk of possession, over 160,000 homes across England.

Sadly, more and more people that rent their properties are losing the battle to keep their home. Between July and September 2014 more than 11,000 renting households were evicted from their homes, the highest number of court enforced evictions ever recorded since records began in 2000. Over the twelve months to September 2014, more than 40,000 renting households were evicted.

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, leave on the date requested by their landlord. We don't know the exact number of people forced out by their landlord outside the court system, but it's a big issue, and it's not reflected in these possession statistics.

In total, over 200,000 claims for possession were made in the last year, which we estimate put almost half a million people in England at risk of losing their home during that period. Shelter is here to provide advice and support to anyone who faces losing their home, or has already lost their home.

About this report

This report illustrates the local, regional and national picture of possession claims that have been lodged in a court between October 2013 and September 2014. 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.

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.

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 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.

Detail on the methodology that underpins this research is available in Appendix A.

National possession claim rates

Total possession claims were down slightly over the past year, with a strong decrease in mortgage claims partly offset by an increase in claims from landlords. London continues to be the centre of claims activity, with over a quarter of all claims made on English households in the capital.

During the 12 months between October 2013 and September 2014, there were 204,689 possession claims made through the court system, down by 2.4% from the same period the year prior. This decrease was driven by a significant decline in mortgage possession claims, down by almost 10,000 claims or 18.8%, with the total share of mortgage claims down from around a quarter to a fifth. This reduction in mortgage claims is in line with improving labour market conditions alongside the strong rise in house prices over the past year.

Table 1: Possession claims in England, year to September

England	Number of possession claims		
	Mortgage	Landlord	Total
Year to September 2013	51,521	158,264	209,785
Year to September 2014	41,860	162,829	204,689
Annual Growth	-18.8%	2.9%	-2.4%
Annual Change	-9,661	4,565	-5,096

The decline in mortgage possession claims was offset by a slight increase in claims from landlords, which were up by 2.9% for the year to exceed 160,000, resulting in an overall decline in total claims of 2.4%.

At a regional level, London accounted for over a quarter of all possession claims in the past year, with almost 90% of claims lodged made by landlords. This is in contrast with the other English regions, none of which have a landlord share of total claims above 80%. As a share of total claims, mortgage possession claims were most common in Yorkshire and the Humber, with 31.2% of all claims in the region related to mortgages.

Table 2: Possession claims in England, by region, year to September 2014

Rank	Region	Number of possession claims		
		Mortgage	Landlord	Total
	England	41,860	162,829	204,689
1	London	5,906	50,699	56,605
2	North West	7,433	21,171	28,604
3	South East	5,281	19,680	24,961
4	West Midlands	4,906	16,786	21,692
5	East	3,969	15,822	19,791
6	Yorkshire and the Humber	5,001	11,033	16,034
7	East Midlands	3,685	11,407	15,092
8	South West	3,029	9,532	12,561
9	North East	2,650	6,699	9,349

The size of different regions across England in terms of the number of households can differ greatly, so the rate of possession based on the number of households in the area provides an insight into how common possessions are in that area.

The highest rate of mortgage possession claims occur in the North West region, where one in every 136 homes with a mortgage was subject to a possession claim. This is well above the average rate across England of one in every 173 homes, whilst claims were least common in the South West where one in 239 homes with a mortgage received a possession claim over the past year.

Table 3: Number of households per repossession claim, year to September 2014

Rank	Region	Rate of possession claims per household		
		Mortgage	Landlord	Total
	England	1 in 173	1 in 47	1 in 108
1	London	1 in 150	1 in 32	1 in 58
2	North West	1 in 136	1 in 48	1 in 105
3	West Midlands	1 in 153	1 in 45	1 in 106
4	North East	1 in 142	1 in 62	1 in 121
5	East	1 in 212	1 in 47	1 in 122
6	East Midlands	1 in 177	1 in 51	1 in 126
7	Yorkshire and the Humber	1 in 149	1 in 69	1 in 139
8	South East	1 in 236	1 in 54	1 in 142
9	South West	1 in 239	1 in 72	1 in 180

London has the highest rate of landlord possession claims with one in every 32 rented homes receiving a possession claim over the past year. This rate is over 40% higher than the next ranked region (West Midlands), and is over double the rate of claims in Yorkshire and the Humber, and the South West, which have the lowest rates of landlord possession claims. Across England, one in every 47 homes was subject to a landlord possession claim in the past year.

Overall, one in every 108 homes in England was issued a possession claim against it in the past year. London had the highest rate of claims at one in 58 homes, whilst the South West had the lowest rate at one in 180 homes.

National possession hotspots

By ranking the possession rates at local authority level, we can identify specific local authority areas or that have the highest possession rates in the country, which are identified as a 'hotspot'. In order to qualify as a hotspot, the total possession claim rate of the local authority is ranked in the top 20 per cent of all local authorities.

London local authorities dominate the list, taking the top 13 places, and 16 of the top 20. All regions except for the South West have at least one local authority area deemed to be a hotspot. Newham is ranked at the top of the hotspots list, with one in every 36 homes in the area subject to a possession claim over the past year. It is also ranked first for the rate of mortgage claims, with claims made against one in every 62 homes with a mortgage. The highest rate of landlord claims was in Enfield, with one in every 21 rented homes in the past year receiving a possession claim.

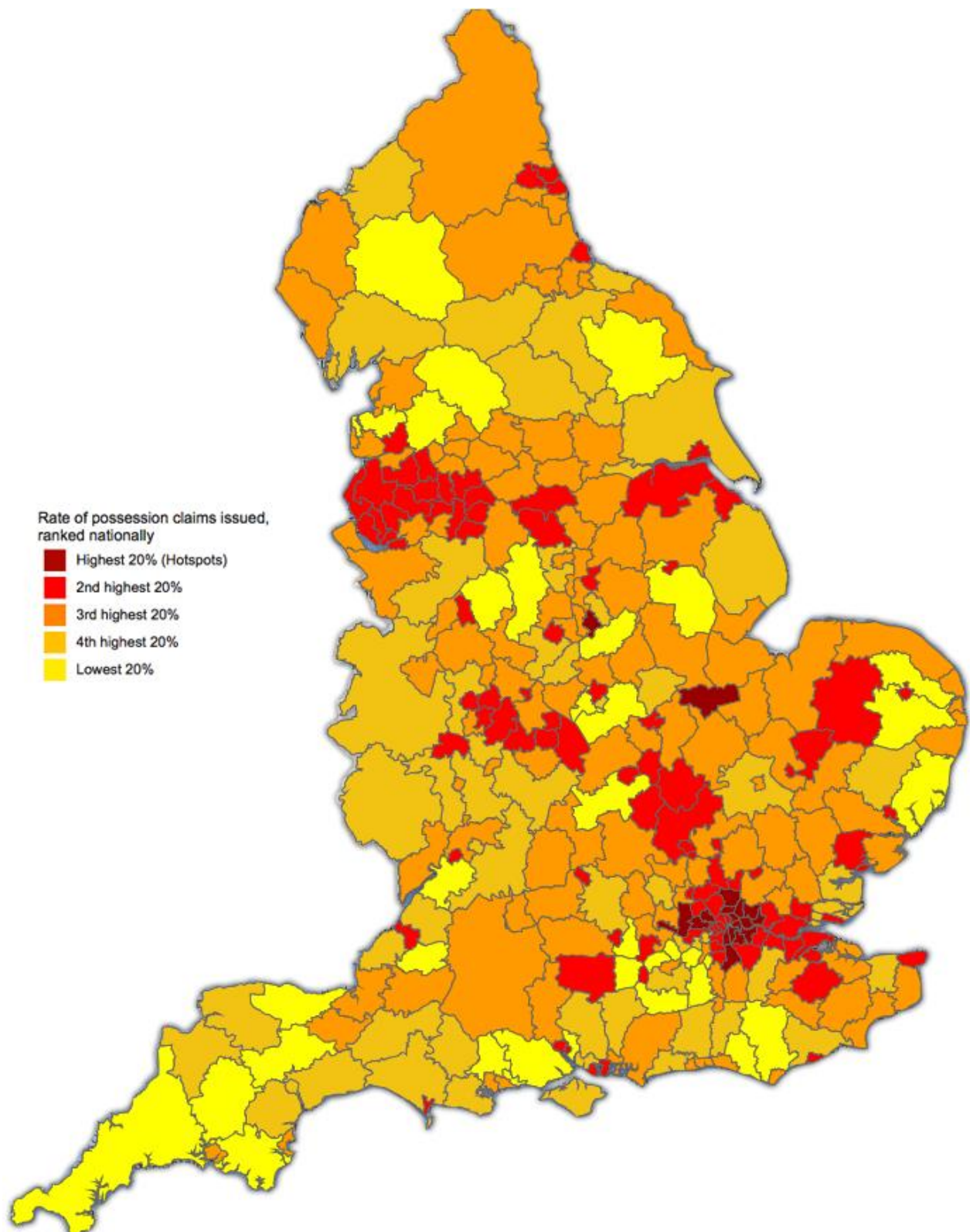
Table 3 below lists the 65 local authorities identified as hotspots, whilst Figure 1 geographically shows the rate possession claims activity across England.

Table 4: Possession claims for local authorities identified as hotspots, year to September 2014

Rank	Local Authority	Region	Rate of possession claims per household						Number of total claims
			Mortgage		Landlord		Total		
	England		1 in	173	1 in	47	1 in	108	204,689
1	Newham	London	1 in	62	1 in	26	1 in	36	2,843
2	Barking and Dagenham	London	1 in	82	1 in	23	1 in	38	1,840
3	Haringey	London	1 in	152	1 in	26	1 in	42	2,449
4	Southwark	London	1 in	140	1 in	30	1 in	42	2,892
5	Waltham Forest	London	1 in	134	1 in	22	1 in	42	2,282
6	Hackney	London	1 in	132	1 in	33	1 in	43	2,367
7	Lewisham	London	1 in	111	1 in	27	1 in	43	2,689
8	Brent	London	1 in	120	1 in	26	1 in	44	2,516
9	Greenwich	London	1 in	101	1 in	28	1 in	46	2,205
10	Enfield	London	1 in	118	1 in	21	1 in	46	2,581
11	Lambeth	London	1 in	141	1 in	35	1 in	50	2,616
12	Croydon	London	1 in	118	1 in	23	1 in	50	2,886
13	Ealing	London	1 in	152	1 in	26	1 in	52	2,375
14	Slough UA	South East	1 in	110	1 in	29	1 in	54	933
15	Tower Hamlets	London	1 in	120	1 in	44	1 in	57	1,792
16	Nottingham	East Midlands	1 in	108	1 in	34	1 in	57	2,228
17	Peterborough	East	1 in	117	1 in	26	1 in	57	1,298
18	Redbridge	London	1 in	121	1 in	24	1 in	58	1,703
19	Hillingdon	London	1 in	173	1 in	23	1 in	59	1,702
20	Manchester	North West	1 in	80	1 in	45	1 in	61	3,335
21	Salford	North West	1 in	103	1 in	36	1 in	63	1,651
22	Sandwell	West Midlands	1 in	104	1 in	32	1 in	64	1,893
23	Luton	East	1 in	105	1 in	32	1 in	65	1,138
24	Halton UA	North West	1 in	136	1 in	29	1 in	68	789
25	Islington	London	1 in	235	1 in	49	1 in	68	1,375

Rank	Local Authority	Region	Rate of possession claims per household						Number of total claims
			Mortgage		Landlord		Total		
26	Hounslow	London	1 in	180	1 in	35	1 in	68	1,394
27	Westminster	London	1 in	158	1 in	47	1 in	68	1,546
28	Corby	East Midlands	1 in	123	1 in	32	1 in	69	365
29	Gravesham	South East	1 in	163	1 in	27	1 in	69	584
30	Birmingham	West Midlands	1 in	106	1 in	36	1 in	69	5,924
31	Wolverhampton	West Midlands	1 in	115	1 in	36	1 in	71	1,432
32	South Tyneside	North East	1 in	155	1 in	35	1 in	72	938
33	Bexley	London	1 in	162	1 in	23	1 in	72	1,292
34	Leicester	East Midlands	1 in	123	1 in	41	1 in	72	1,716
35	Hammersmith and Fulham	London	1 in	240	1 in	49	1 in	73	1,105
36	Barnet	London	1 in	176	1 in	33	1 in	73	1,859
37	Medway	South East	1 in	140	1 in	28	1 in	74	1,442
38	Harrow	London	1 in	170	1 in	28	1 in	74	1,142
39	Liverpool	North West	1 in	93	1 in	47	1 in	74	2,798
40	Rochdale	North West	1 in	105	1 in	36	1 in	74	1,177
41	Ipswich	East	1 in	219	1 in	36	1 in	77	748
42	Merton	London	1 in	177	1 in	35	1 in	78	1,015
43	Wandsworth	London	1 in	274	1 in	44	1 in	78	1,668
44	Bromley	London	1 in	214	1 in	25	1 in	78	1,669
45	Havering	London	1 in	178	1 in	23	1 in	79	1,238
46	Dartford	South East	1 in	168	1 in	30	1 in	79	509
47	Thurrock	East	1 in	116	1 in	37	1 in	82	765
48	Milton Keynes	South East	1 in	141	1 in	37	1 in	83	1,185
49	Stevenage	East	1 in	221	1 in	39	1 in	85	412
50	Kingston upon Hull, City of	Yorkshire and the Humber	1 in	130	1 in	51	1 in	85	1,327
51	Watford	East	1 in	325	1 in	35	1 in	86	429
52	Knowsley	North West	1 in	105	1 in	44	1 in	86	714
53	Harlow	East	1 in	157	1 in	45	1 in	87	400
54	Hastings	South East	1 in	131	1 in	47	1 in	88	467
55	Hertsmere	East	1 in	190	1 in	32	1 in	88	451
56	Tameside	North West	1 in	119	1 in	42	1 in	88	1,076
57	St. Helens	North West	1 in	118	1 in	37	1 in	89	855
58	Norwich	East	1 in	241	1 in	54	1 in	90	669
59	Coventry	West Midlands	1 in	127	1 in	44	1 in	90	1,426
60	North East Lincolnshire	Yorkshire and the Humber	1 in	107	1 in	42	1 in	91	770
61	Kensington and Chelsea	London	1 in	190	1 in	58	1 in	91	865
62	Blackburn with Darwen	North West	1 in	108	1 in	42	1 in	91	631
63	West Lancashire	North West	1 in	140	1 in	30	1 in	92	495
64	Sutton	London	1 in	212	1 in	34	1 in	93	840
65	Derby UA	East Midlands	1 in	168	1 in	42	1 in	94	1,093

Figure 1: Hotspots map, year to September 2014



Regional possession claim rates

The following section contains tables showing possession claims information for each local authority area in England by region. Each local authority is ranked both within its region, and across England by the rate of total possession claims.

Table 5: North East region possession claims, year to September 2014

North East Region	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
North East	2,650	6,699	9,349	1 in 142	1 in 62	1 in 121		
South Tyneside	138	800	938	1 in 155	1 in 35	1 in 72	1	32
Newcastle upon Tyne	199	1,031	1,230	1 in 159	1 in 55	1 in 95	2	66
Hartlepool	108	281	389	1 in 121	1 in 55	1 in 104	3	82
North Tyneside	180	686	866	1 in 186	1 in 45	1 in 105	4	86
County Durham	653	1,200	1,853	1 in 119	1 in 61	1 in 121	5	118
Middlesbrough	148	312	460	1 in 118	1 in 74	1 in 124	6	122
Darlington	129	243	372	1 in 128	1 in 65	1 in 125	7	124
Northumberland UA	289	727	1,016	1 in 156	1 in 61	1 in 136	8	151
Gateshead	193	459	652	1 in 149	1 in 79	1 in 137	9	152
Stockton-on-Tees UA	216	336	552	1 in 143	1 in 71	1 in 143	10	166
Sunderland	276	420	696	1 in 142	1 in 112	1 in 172	11	220
Redcar and Cleveland	121	204	325	1 in 164	1 in 93	1 in 183	12	239

Table 6: North West region possession claims, year to September 2014

North West Region	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
North West	7,433	21,171	28,604	1 in 136	1 in 48	1 in 105		
Manchester	581	2,754	3,335	1 in 80	1 in 45	1 in 61	1	20
Salford	286	1,365	1,651	1 in 103	1 in 36	1 in 63	2	21
Halton UA	142	647	789	1 in 136	1 in 29	1 in 68	3	24
Liverpool	569	2,229	2,798	1 in 93	1 in 47	1 in 74	4	39
Rochdale	285	892	1,177	1 in 105	1 in 36	1 in 74	5	40
Knowsley	208	506	714	1 in 105	1 in 44	1 in 86	6	52
Tameside	285	791	1,076	1 in 119	1 in 42	1 in 88	7	56
St. Helens	218	637	855	1 in 118	1 in 37	1 in 89	8	57
Blackburn with Darwen	173	458	631	1 in 108	1 in 42	1 in 91	9	62
West Lancashire	120	375	495	1 in 140	1 in 30	1 in 92	10	63
Oldham	299	612	911	1 in 104	1 in 49	1 in 98	11	73
Bolton	304	870	1,174	1 in 128	1 in 46	1 in 99	12	76
Preston	129	430	559	1 in 144	1 in 50	1 in 103	13	79
Chorley	100	320	420	1 in 179	1 in 33	1 in 107	14	88
Bury	237	465	702	1 in 125	1 in 48	1 in 111	15	96
Sefton	271	775	1,046	1 in 151	1 in 42	1 in 113	16	99
Stockport	237	802	1,039	1 in 196	1 in 38	1 in 117	17	106
Wigan	361	798	1,159	1 in 139	1 in 52	1 in 118	18	109
Hyndburn	131	155	286	1 in 90	1 in 69	1 in 120	19	116
Wirral	322	848	1,170	1 in 149	1 in 51	1 in 120	20	117
Blackpool	229	280	509	1 in 89	1 in 85	1 in 126	21	126
Rosendale	99	126	225	1 in 112	1 in 66	1 in 129	22	132
Copeland	55	181	236	1 in 188	1 in 46	1 in 129	23	133
Warrington	194	459	653	1 in 174	1 in 50	1 in 130	24	137
Allerdale	51	249	300	1 in 246	1 in 49	1 in 141	25	161
Cheshire West and Chester	275	714	989	1 in 185	1 in 54	1 in 143	26	165
Burnley	101	144	245	1 in 125	1 in 87	1 in 153	27	181
Fylde	62	157	219	1 in 184	1 in 55	1 in 159	28	190
South Ribble	88	193	281	1 in 218	1 in 47	1 in 164	29	199
Pendle	100	127	227	1 in 121	1 in 87	1 in 165	30	200
Trafford	187	377	564	1 in 188	1 in 73	1 in 168	31	211
Lancaster	99	243	342	1 in 193	1 in 69	1 in 169	32	215
Barrow-in-Furness	73	100	173	1 in 158	1 in 79	1 in 180	33	233

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North West Region	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
Cheshire East	286	583	869	1 in 206	1 in 65	1 in 183	34	240
Carlisle	69	178	247	1 in 235	1 in 80	1 in 196	35	251
South Lakeland	58	153	211	1 in 227	1 in 75	1 in 221	36	272
Wyre	94	84	178	1 in 173	1 in 117	1 in 266	37	306
Ribble Valley	30	49	79	1 in 278	1 in 104	1 in 304	38	317
Eden	25	45	70	1 in 248	1 in 133	1 in 329	39	321

Table 7: Yorkshire and the Humber region possession claims, year to September 2014

Yorkshire and the Humber	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
Yorkshire and the Humber	5,001	11,033	16,034	1 in 149	1 in 69	1 in 139		
Kingston upon Hull, City of	258	1,069	1,327	1 in 130	1 in 51	1 in 85	1	50
North East Lincolnshire	229	541	770	1 in 107	1 in 42	1 in 91	2	60
North Lincolnshire	201	480	681	1 in 128	1 in 42	1 in 104	3	81
Sheffield	401	1,691	2,092	1 in 179	1 in 55	1 in 110	4	92
Barnsley	257	655	912	1 in 132	1 in 52	1 in 110	5	94
Doncaster	353	618	971	1 in 123	1 in 67	1 in 130	6	136
Wakefield	330	715	1,045	1 in 147	1 in 69	1 in 134	7	143
Bradford	697	753	1,450	1 in 102	1 in 87	1 in 137	8	155
Calderdale	200	437	637	1 in 157	1 in 64	1 in 139	9	158
Kirklees	437	770	1,207	1 in 139	1 in 69	1 in 144	10	168
Rotherham	257	471	728	1 in 146	1 in 75	1 in 149	11	172
Scarborough	85	247	332	1 in 155	1 in 64	1 in 149	12	173
Leeds	677	1,265	1,942	1 in 152	1 in 101	1 in 165	13	205
Selby	77	121	198	1 in 182	1 in 66	1 in 175	14	222
Harrogate	99	210	309	1 in 228	1 in 85	1 in 217	15	267
York UA	72	312	384	1 in 373	1 in 85	1 in 218	16	268
Hambleton	46	128	174	1 in 247	1 in 84	1 in 219	17	269
East Riding of Yorkshire	249	390	639	1 in 207	1 in 84	1 in 224	18	277
Richmondshire	31	54	85	1 in 181	1 in 124	1 in 238	19	288
Ryedale	22	69	91	1 in 263	1 in 97	1 in 248	20	294
Craven	23	37	60	1 in 329	1 in 162	1 in 410	21	325

Table 8: East Midlands region possession claims, year to September 2014

East Midlands	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
East Midlands	3,685	11,407	15,092	1 in 177	1 in 51	1 in 126		
Nottingham	295	1,933	2,228	1 in 108	1 in 34	1 in 57	1	16
Corby	79	286	365	1 in 123	1 in 32	1 in 69	2	28
Leicester	269	1,447	1,716	1 in 123	1 in 41	1 in 72	3	34
Derby UA	194	899	1,093	1 in 168	1 in 42	1 in 94	4	65
Northampton	212	712	924	1 in 157	1 in 43	1 in 96	5	67
Mansfield	118	336	454	1 in 129	1 in 43	1 in 99	6	74
Lincoln	82	309	391	1 in 149	1 in 55	1 in 102	7	78
Wellingborough	68	238	306	1 in 172	1 in 42	1 in 105	8	84
Chesterfield	80	311	391	1 in 181	1 in 54	1 in 120	9	114
East Northamptonshire	66	216	282	1 in 218	1 in 43	1 in 126	10	127
Kettering	71	232	303	1 in 218	1 in 48	1 in 131	11	139
South Kesteven	92	332	424	1 in 223	1 in 48	1 in 135	12	145
Bolsover	70	172	242	1 in 161	1 in 60	1 in 136	13	146
Bassetlaw	129	218	347	1 in 130	1 in 62	1 in 137	14	154
Charnwood	116	352	468	1 in 209	1 in 49	1 in 142	15	163
Boston	67	123	190	1 in 122	1 in 75	1 in 144	16	167
Hinckley and Bosworth	98	204	302	1 in 183	1 in 48	1 in 150	17	176
Broxtowe	55	256	311	1 in 308	1 in 46	1 in 151	18	177
South Holland	74	163	237	1 in 168	1 in 58	1 in 157	19	187
Newark and Sherwood	99	207	306	1 in 172	1 in 64	1 in 159	20	191
Amber Valley	76	249	325	1 in 248	1 in 51	1 in 162	21	195
Erewash	95	197	292	1 in 198	1 in 64	1 in 167	22	208
West Lindsey	77	144	221	1 in 171	1 in 66	1 in 174	23	221
Melton	38	85	123	1 in 204	1 in 64	1 in 175	24	223
Ashfield	111	177	288	1 in 165	1 in 83	1 in 177	25	226
High Peak	72	148	220	1 in 200	1 in 69	1 in 177	26	227
Daventry	57	121	178	1 in 213	1 in 68	1 in 178	27	229
Oadby and Wigston	54	64	118	1 in 151	1 in 58	1 in 181	28	234
Gedling	113	157	270	1 in 164	1 in 73	1 in 183	29	238
North East Derbyshire	56	177	233	1 in 251	1 in 68	1 in 185	30	241
North West Leicestershire	63	144	207	1 in 235	1 in 70	1 in 189	31	246
East Lindsey	118	204	322	1 in 138	1 in 85	1 in 189	32	247
South Derbyshire	73	114	187	1 in 222	1 in 79	1 in 209	33	261

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East Midlands	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
Rutland	21	49	70	1 in 222	1 in 82	1 in 214	34	265
North Kesteven	90	84	174	1 in 190	1 in 130	1 in 264	35	304
Blaby	58	83	141	1 in 286	1 in 82	1 in 274	36	310
Harborough	49	68	117	1 in 283	1 in 101	1 in 298	37	316
Rushcliffe	47	96	143	1 in 365	1 in 104	1 in 321	38	318
South Northamptonshire	52	51	103	1 in 278	1 in 144	1 in 337	39	322
Derbyshire Dales	31	49	80	1 in 282	1 in 155	1 in 384	40	324

Table 9: West Midlands region possession claims, year to September 2014

West Midlands	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
West Midlands	4,906	16,786	21,692	1 in 153	1 in 45	1 in 106		
Sandwell	354	1,539	1,893	1 in 104	1 in 32	1 in 64	1	22
Birmingham	1,129	4,795	5,924	1 in 106	1 in 36	1 in 69	2	30
Wolverhampton	248	1,184	1,432	1 in 115	1 in 36	1 in 71	3	31
Coventry	318	1,108	1,426	1 in 127	1 in 44	1 in 90	4	59
Stoke-on-Trent	280	832	1,112	1 in 119	1 in 50	1 in 97	5	68
Wyre Forest	120	317	437	1 in 118	1 in 37	1 in 98	6	70
Solihull	159	715	874	1 in 197	1 in 30	1 in 98	7	72
Nuneaton and Bedworth	140	347	487	1 in 143	1 in 41	1 in 108	8	90
Tamworth	82	205	287	1 in 156	1 in 47	1 in 110	9	93
Rugby	69	283	352	1 in 222	1 in 42	1 in 119	10	111
Walsall	243	662	905	1 in 139	1 in 58	1 in 119	11	112
Newcastle-under-Lyme	98	330	428	1 in 182	1 in 47	1 in 123	12	120
Worcester	68	265	333	1 in 219	1 in 53	1 in 126	13	125
Telford and Wrekin UA	146	379	525	1 in 167	1 in 61	1 in 127	14	129
Redditch	76	191	267	1 in 179	1 in 60	1 in 130	15	134
Dudley	251	745	996	1 in 175	1 in 51	1 in 130	16	138
Cannock Chase	91	209	300	1 in 173	1 in 57	1 in 136	17	147
Lichfield	85	191	276	1 in 179	1 in 49	1 in 149	18	174
North Warwickshire	67	101	168	1 in 144	1 in 66	1 in 154	19	182
East Staffordshire	87	210	297	1 in 187	1 in 64	1 in 159	20	189
Stafford	83	264	347	1 in 236	1 in 56	1 in 161	21	192
Warwick	68	288	356	1 in 293	1 in 64	1 in 165	22	201
South Staffordshire	68	177	245	1 in 233	1 in 56	1 in 181	23	236
Herefordshire, County of	99	323	422	1 in 224	1 in 71	1 in 186	24	242
Malvern Hills	46	127	173	1 in 206	1 in 65	1 in 186	25	244
Stratford-on-Avon	58	217	275	1 in 293	1 in 61	1 in 189	26	245
Wychavon	58	202	260	1 in 290	1 in 62	1 in 190	27	248
Shropshire	183	418	601	1 in 217	1 in 88	1 in 216	28	266
Bromsgrove	67	100	167	1 in 222	1 in 72	1 in 229	29	283
Staffordshire Moorlands	65	62	127	1 in 229	1 in 126	1 in 329	30	320

Table 10: East of England region possession claims, year to September 2014

East of England	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
East of England	3,969	15,822	19,791	1 in 212	1 in 47	1 in 122		
Peterborough	211	1,087	1,298	1 in 117	1 in 26	1 in 57	1	17
Luton	249	889	1,138	1 in 105	1 in 32	1 in 65	2	23
Ipswich	81	667	748	1 in 219	1 in 36	1 in 77	3	41
Thurrock	218	547	765	1 in 116	1 in 37	1 in 82	4	47
Stevenage	57	355	412	1 in 221	1 in 39	1 in 85	5	49
Watford	42	387	429	1 in 325	1 in 35	1 in 86	6	51
Harlow	77	323	400	1 in 157	1 in 45	1 in 87	7	53
Hertsmere	76	375	451	1 in 190	1 in 32	1 in 88	8	55
Norwich	58	611	669	1 in 241	1 in 54	1 in 90	9	58
Welwyn Hatfield	61	387	448	1 in 220	1 in 46	1 in 97	10	69
Bedford UA	121	523	644	1 in 181	1 in 39	1 in 99	11	75
Southend-on-Sea	169	546	715	1 in 152	1 in 46	1 in 104	12	83
Basildon	167	527	694	1 in 161	1 in 44	1 in 105	13	85
Broxbourne	83	274	357	1 in 183	1 in 35	1 in 105	14	87
Forest Heath	38	190	228	1 in 191	1 in 52	1 in 111	15	97
Central Bedfordshire	183	720	903	1 in 233	1 in 37	1 in 116	16	101
Breckland	78	390	468	1 in 221	1 in 41	1 in 116	17	104
Colchester	107	493	600	1 in 231	1 in 47	1 in 119	18	113
Fenland	96	230	326	1 in 145	1 in 50	1 in 125	19	123
Epping Forest	93	312	405	1 in 210	1 in 43	1 in 128	20	131
Cambridge	12	347	359	1 in 878	1 in 67	1 in 130	21	135
Three Rivers	48	215	263	1 in 282	1 in 42	1 in 133	22	141
East Cambridgeshire	44	211	255	1 in 286	1 in 45	1 in 136	23	149
North Hertfordshire	65	314	379	1 in 290	1 in 55	1 in 141	24	160
King's Lynn and West Norfolk	112	322	434	1 in 168	1 in 55	1 in 145	25	169
Great Yarmouth	75	214	289	1 in 161	1 in 66	1 in 146	26	170
Babergh	51	197	248	1 in 238	1 in 49	1 in 151	27	178
St Edmundsbury	44	256	300	1 in 345	1 in 55	1 in 153	28	180
St Albans	54	310	364	1 in 397	1 in 47	1 in 154	29	183
Uttlesford	39	160	199	1 in 301	1 in 50	1 in 157	30	188
Brentwood	36	154	190	1 in 317	1 in 46	1 in 161	31	193
Waveney	74	241	315	1 in 200	1 in 61	1 in 162	32	194

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East of England	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
East Hertfordshire	70	277	347	1 in 321	1 in 53	1 in 163	33	197
Chelmsford	96	331	427	1 in 284	1 in 53	1 in 163	34	198
Dacorum	74	289	363	1 in 289	1 in 70	1 in 165	35	206
Tendring	130	242	372	1 in 139	1 in 63	1 in 167	36	209
North Norfolk	45	230	275	1 in 249	1 in 55	1 in 167	37	210
Braintree	98	265	363	1 in 237	1 in 68	1 in 168	38	213
Huntingdonshire	111	300	411	1 in 245	1 in 62	1 in 169	39	214
Castle Point	72	117	189	1 in 200	1 in 51	1 in 193	40	249
South Cambridgeshire	41	253	294	1 in 521	1 in 62	1 in 204	41	259
Rochford	69	92	161	1 in 201	1 in 59	1 in 208	42	260
Mid Suffolk	49	128	177	1 in 294	1 in 71	1 in 228	43	281
Maldon	50	63	113	1 in 199	1 in 82	1 in 228	44	282
Broadland	50	166	216	1 in 385	1 in 61	1 in 247	45	292
Suffolk Coastal	49	156	205	1 in 335	1 in 85	1 in 261	46	303
South Norfolk	46	139	185	1 in 391	1 in 85	1 in 285	47	315

Table 11: London region possession claims, year to September 2014

London	Number of possession claims			Rate of possession claims						Rank	
	Mortgage	Landlord	Total	Mortgage		Landlord		Total		Within region	England
London	5,906	50,699	56,605	1 in	150	1 in	32	1 in	58		
Newham	338	2505	2843	1 in	62	1 in	26	1 in	36	1	1
Barking and Dagenham	250	1590	1840	1 in	82	1 in	23	1 in	38	2	2
Haringey	153	2296	2449	1 in	152	1 in	26	1 in	42	3	3
Southwark	168	2724	2892	1 in	140	1 in	30	1 in	42	4	4
Waltham Forest	216	2066	2282	1 in	134	1 in	22	1 in	42	5	5
Hackney	118	2249	2367	1 in	132	1 in	33	1 in	43	6	6
Lewisham	287	2402	2689	1 in	111	1 in	27	1 in	43	7	7
Brent	208	2308	2516	1 in	120	1 in	26	1 in	44	8	8
Greenwich	268	1937	2205	1 in	101	1 in	28	1 in	46	9	9
Enfield	323	2258	2581	1 in	118	1 in	21	1 in	46	10	10
Lambeth	199	2417	2616	1 in	141	1 in	35	1 in	50	11	11
Croydon	428	2458	2886	1 in	118	1 in	23	1 in	50	12	12
Ealing	230	2145	2375	1 in	152	1 in	26	1 in	52	13	13
Tower Hamlets	132	1660	1792	1 in	120	1 in	44	1 in	57	14	15
Redbridge	289	1414	1703	1 in	121	1 in	24	1 in	58	15	18
Hillingdon	203	1499	1702	1 in	173	1 in	23	1 in	59	16	19
Islington	68	1307	1375	1 in	235	1 in	49	1 in	68	17	25
Hounslow	153	1241	1394	1 in	180	1 in	35	1 in	68	18	26
Westminster	86	1460	1546	1 in	158	1 in	47	1 in	68	19	27
Bexley	229	1063	1292	1 in	162	1 in	23	1 in	72	20	33
Hammersmith and Fulham	61	1044	1105	1 in	240	1 in	49	1 in	73	21	35
Barnet	229	1630	1859	1 in	176	1 in	33	1 in	73	22	36
Harrow	169	973	1142	1 in	170	1 in	28	1 in	74	23	38
Merton	150	865	1015	1 in	177	1 in	35	1 in	78	24	42
Wandsworth	129	1539	1668	1 in	274	1 in	44	1 in	78	25	43
Bromley	230	1439	1669	1 in	214	1 in	25	1 in	78	26	44
Havering	208	1030	1238	1 in	178	1 in	23	1 in	79	27	45
Kensington and Chelsea	53	812	865	1 in	190	1 in	58	1 in	91	28	61
Sutton	145	695	840	1 in	212	1 in	34	1 in	93	29	64
Camden	59	911	970	1 in	250	1 in	70	1 in	101	30	77
Kingston upon Thames	70	394	464	1 in	329	1 in	55	1 in	137	31	153
Richmond upon Thames	57	346	403	1 in	474	1 in	79	1 in	198	32	252

London	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
City of London	0	22	22	1 in N/A	1 in 104	1 in 199	33	255

Table 12: South West region possession claims, year to September 2014

South West Region	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
South West	3,029	9,532	12,561	1 in 239	1 in 72	1 in 180		
Gloucester	100	363	463	1 in 191	1 in 43	1 in 109	1	91
Bristol, City of	271	1304	1,575	1 in 198	1 in 61	1 in 116	2	103
Weymouth and Portland	33	210	243	1 in 262	1 in 43	1 in 117	3	107
Bournemouth	126	562	688	1 in 192	1 in 60	1 in 120	4	115
Torbay	109	330	439	1 in 164	1 in 56	1 in 134	5	144
Plymouth	170	599	769	1 in 202	1 in 72	1 in 142	6	164
Forest of Dean	63	147	210	1 in 181	1 in 55	1 in 163	7	196
Sedgemoor	76	220	296	1 in 217	1 in 59	1 in 165	8	202
Poole	90	295	385	1 in 244	1 in 60	1 in 165	9	204
Mendip	64	214	278	1 in 235	1 in 59	1 in 166	10	207
Tewkesbury	38	169	207	1 in 328	1 in 51	1 in 170	11	217
Taunton Deane	47	229	276	1 in 321	1 in 64	1 in 170	12	219
Wiltshire UA	226	874	1,100	1 in 289	1 in 67	1 in 177	13	225
Swindon	160	337	497	1 in 220	1 in 85	1 in 178	14	228
Exeter	41	231	272	1 in 357	1 in 81	1 in 181	15	235
Torrige	42	101	143	1 in 190	1 in 72	1 in 196	16	250
North Dorset	29	115	144	1 in 301	1 in 69	1 in 199	17	254
East Devon	66	227	293	1 in 249	1 in 60	1 in 202	18	258
South Somerset	81	235	316	1 in 273	1 in 81	1 in 220	19	270
Teignbridge	72	172	244	1 in 245	1 in 77	1 in 221	20	274
North Devon	62	118	180	1 in 189	1 in 99	1 in 222	21	275
Cotswold	46	117	163	1 in 220	1 in 93	1 in 222	22	276
Cheltenham	51	175	226	1 in 324	1 in 98	1 in 225	23	278
North Somerset	128	256	384	1 in 249	1 in 87	1 in 230	24	284
South Gloucestershire	160	299	459	1 in 272	1 in 84	1 in 234	25	286
West Dorset	30	158	188	1 in 375	1 in 78	1 in 236	26	287
Purbeck	13	69	82	1 in 408	1 in 79	1 in 239	27	289
Bath and North East Somerset	77	224	301	1 in 302	1 in 103	1 in 244	28	291

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South West Region	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
Cornwall	320	611	931	1 in 208	1 in 108	1 in 247	29	293
West Somerset	20	43	63	1 in 170	1 in 112	1 in 248	30	295
Mid Devon	33	97	130	1 in 316	1 in 95	1 in 252	31	297
South Hams	40	103	143	1 in 267	1 in 92	1 in 258	32	299
West Devon	35	52	87	1 in 189	1 in 107	1 in 261	33	302
East Dorset	36	106	142	1 in 343	1 in 62	1 in 265	34	305
Christchurch	18	58	76	1 in 342	1 in 88	1 in 283	35	313
Stroud	56	112	168	1 in 300	1 in 106	1 in 284	36	314

Note: The Isles of Scilly have been excluded from the analysis of this region

Table 13: South East region possession claims, year to September 2014

South East Region	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
South East	5,281	19,680	24,961	1 in 236	1 in 134	1 in 142		
Slough UA	157	776	933	1 in 110	1 in 29	1 in 54	1	14
Gravesham	84	500	584	1 in 163	1 in 27	1 in 69	2	29
Medway	293	1,149	1442	1 in 140	1 in 28	1 in 74	3	37
Dartford	94	415	509	1 in 168	1 in 30	1 in 79	4	46
Milton Keynes	254	931	1185	1 in 141	1 in 37	1 in 83	5	48
Hastings	89	378	467	1 in 131	1 in 47	1 in 88	6	54
Thanet	120	485	605	1 in 142	1 in 45	1 in 98	7	71
Portsmouth	161	663	824	1 in 163	1 in 55	1 in 104	8	80
Gosport	83	248	331	1 in 153	1 in 47	1 in 107	9	89
Southampton UA	154	730	884	1 in 179	1 in 65	1 in 111	10	95
Maidstone	130	440	570	1 in 183	1 in 39	1 in 111	11	98
Basingstoke and Deane	94	515	609	1 in 292	1 in 40	1 in 114	12	100
Bracknell Forest	71	325	396	1 in 282	1 in 41	1 in 116	13	102
Reading	96	441	537	1 in 211	1 in 60	1 in 117	14	105
Oxford	52	419	471	1 in 242	1 in 66	1 in 118	15	108
Rushmoor	65	242	307	1 in 225	1 in 51	1 in 118	16	110
Crawley	71	280	351	1 in 222	1 in 59	1 in 122	17	119
Swale	133	319	452	1 in 154	1 in 51	1 in 123	18	121
Ashford	94	283	377	1 in 186	1 in 49	1 in 127	19	128
Aylesbury Vale	82	461	543	1 in 343	1 in 40	1 in 128	20	130
Dover	98	270	368	1 in 154	1 in 56	1 in 131	21	140
Reigate and Banstead	95	320	415	1 in 233	1 in 43	1 in 134	22	142
Eastbourne	67	265	332	1 in 190	1 in 62	1 in 136	23	148
Wycombe	108	391	499	1 in 235	1 in 49	1 in 136	24	150
South Bucks	59	133	192	1 in 159	1 in 47	1 in 138	25	156
Tonbridge and Malling	73	275	348	1 in 254	1 in 46	1 in 138	26	157
Havant	77	291	368	1 in 224	1 in 52	1 in 139	27	159
Worthing	64	267	331	1 in 254	1 in 52	1 in 142	28	162
Shepway	86	238	324	1 in 162	1 in 67	1 in 146	29	171
Woking	48	215	263	1 in 320	1 in 51	1 in 150	30	175
West Oxfordshire	45	240	285	1 in 338	1 in 49	1 in 152	31	179
Test Valley	50	258	308	1 in 342	1 in 50	1 in 155	32	184

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South East Region	Number of possession claims			Rate of possession claims			Rank	
	Mortgage	Landlord	Total	Mortgage	Landlord	Total	Within region	England
Tunbridge Wells	48	257	305	1 in 331	1 in 59	1 in 155	33	185
Cherwell	76	285	361	1 in 287	1 in 56	1 in 157	34	186
West Berkshire	60	318	378	1 in 400	1 in 54	1 in 165	35	203
Brighton and Hove	141	583	724	1 in 258	1 in 93	1 in 168	36	212
Adur	41	118	159	1 in 236	1 in 56	1 in 170	37	216
Vale of White Horse	44	247	291	1 in 387	1 in 54	1 in 170	38	218
Chichester	45	239	284	1 in 295	1 in 62	1 in 176	39	224
Windsor and Maidenhead	76	252	328	1 in 272	1 in 68	1 in 178	40	230
Tandridge	52	135	187	1 in 254	1 in 54	1 in 178	41	231
Canterbury	97	240	337	1 in 191	1 in 80	1 in 180	42	232
Arun	81	285	366	1 in 255	1 in 56	1 in 182	43	237
East Hampshire	41	213	254	1 in 424	1 in 53	1 in 186	44	243
Mid Sussex	60	229	289	1 in 371	1 in 59	1 in 199	45	253
Winchester	42	192	234	1 in 363	1 in 72	1 in 200	46	256
Horsham	53	221	274	1 in 386	1 in 58	1 in 200	47	257
South Oxfordshire	65	194	259	1 in 298	1 in 69	1 in 209	48	262
Rother	49	146	195	1 in 235	1 in 68	1 in 210	49	263
Spelthorne	52	133	185	1 in 294	1 in 75	1 in 214	50	264
Isle of Wight	82	195	277	1 in 216	1 in 88	1 in 221	51	271
Chiltern	31	136	167	1 in 427	1 in 58	1 in 221	52	273
Fareham	56	150	206	1 in 343	1 in 56	1 in 226	53	279
Guildford	42	196	238	1 in 451	1 in 79	1 in 227	54	280
Sevenoaks	67	134	201	1 in 247	1 in 84	1 in 234	55	285
Epsom and Ewell	31	91	122	1 in 386	1 in 70	1 in 244	56	290
Elmbridge	80	133	213	1 in 257	1 in 99	1 in 248	57	296
New Forest	81	220	301	1 in 298	1 in 81	1 in 255	58	298
Wealden	69	173	242	1 in 331	1 in 68	1 in 259	59	300
Hart	44	93	137	1 in 344	1 in 75	1 in 259	60	301
Lewes	53	104	157	1 in 261	1 in 103	1 in 269	61	307
Eastleigh	64	130	194	1 in 330	1 in 99	1 in 269	62	308
Surrey Heath	38	86	124	1 in 371	1 in 83	1 in 271	63	309
Runnymede	39	78	117	1 in 305	1 in 118	1 in 280	64	311
Mole Valley	39	89	128	1 in 317	1 in 97	1 in 280	65	312
Waverley	46	105	151	1 in 385	1 in 111	1 in 326	66	319
Wokingham	49	117	166	1 in 544	1 in 94	1 in 363	67	323

Conclusion

In the past year over 200,000 claims for possession of a home were made across England, which we estimate put almost half a million people at risk of losing their home. It can take just one thing, like losing your job or falling ill, to put your home at risk. That's why we are campaigning to fix private renting and to stop any further cuts to the housing safety net, to make sure that families across England aren't evicted from their homes.

Appendix A – Methods and sources

The possession claims data is produced by the Ministry of Justice¹ (MoJ) and are released publicly on a quarterly basis. The time covered in this report is from October 2013 through to the end of September 2014.

Data on the number of households is from the 2011 Census. The number of possession claims in a given area is used in combination with census data on the number of households in that given area to calculate the rate of possession claims.

These rates are expressed as “1 in x households” where x is the number of households in a given area for every 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.

To determine the rates of possession claims, for mortgage possession the number of households with mortgages is used, for rates of landlord possession the number of rented households is used, and for rates of total possession claims the total number of households (including those that are owned without a mortgage) is used.

Limitations

There are limitations to the analysis due to the quality and timeliness of the data available.

These limitations include:

- The Isles of Scilly have been excluded from the analysis due to its low residential population. Therefore national rankings are given out of 325 rather than 326;
- 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. These claims would not result in anyone being at risk of homelessness, as no one is living in the property;
- Mortgage repossession claims may include buy-to-let homes. These homes are captured by the Census data as a rented property. Therefore, it is likely that in this report the rates of mortgage repossession are slightly overstated, but the rate for rented homes is slightly understated; and
- The 2011 Census data is used for the number of households. This data is now three years old, and any increase in the number of households since the census has not been captured. Therefore it is likely that the rate of claims is slightly overstated, as the number of households would have increased over this time.

¹ Available: <https://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-july-to-september-2014>