The Ministry of Justice's mortgage and landlord possession statistics can be found on the gov.uk website. These include quarterly national statistics on possession claim actions in county courts by 08 August 2019 For more information please call the UK Finance press office on 020 7416 6750 or mail press@ukfinance.org.uk.

UK Finance is the collective voice for the banking and finance industry. Representing more than 250 firms across the industry, we act to enhance competitiveness, support customers and facilitate innovation.

*In 2017, the FCA introduced new guidance (FG17/4) on the treatment of customers with mortgage payment shortfalls, including the way firms calculate these customers’ monthly mortgage instalments. Lenders have been reviewing a large number of cases on an individual basis in line with this guidance, applying for possession only when all other options have been exhausted. The FCA guidance can be found here: https://www.fca.org.uk/publications/finalised-guidance/fg17-4-fair-treatment-mortgage-customers-payment-shortfall

The data shown are for first charge mortgages only. Figures are reported by most UK Finance mortgage members and presented here on a grossed-up basis from that sample to reflect total market size.

As of Quarter 2 2018, all arrears and possessions figures are rounded to the nearest 10 (excluding percentages).

Notes to Editor
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5 Arrears and possessions figures are for the UK as a whole. There is no breakdown of data for English regions or for individual countries in the UK.
6 As of Quarter 2 2018, all arrears and possessions figures are rounded to the nearest 10 (excluding percentages).
7 The Ministry of Justice’s mortgage and landlord possession statistics can be found on the gov.uk website. These include quarterly national statistics on possession claim actions in county courts by
Mortgage Arrears

Number of mortgages in arrears

Number of first charge mortgage loans in arrears representing over 2.5% of the outstanding balance

Latest (19-Q1) | Yo-Y comparison
---|---
Homeowners | 76,580 | -4%
Buy-to-let | 4,620 | 3%

Number of homeowner mortgages within arrears bands

Number of first charge homeowner mortgage loans in arrears, split by severity of arrears.

Latest (19-Q1) | Yo-Y comparison
---|---
Arrears of 2.5%-5% of balance | 31,590 | -4%
Arrears of 5%-7.5% of balance | 13,700 | -6%
Arrears of 7.5%-10% of balance | 7,770 | -3%
Arrears over 10% of balance | 23,520 | -3%

Number of buy-to-let mortgages within arrears bands

Number of first charge buy-to-let mortgage loans in arrears, split by severity of arrears.

Latest (19-Q1) | Yo-Y comparison
---|---
Arrears of 2.5%-5% of balance | 2,100 | 1%
Arrears of 5%-7.5% of balance | 870 | 4%
Arrears of 7.5%-10% of balance | 450 | -12%
Arrears over 10% of balance | 1,200 | 12%

Mortgage Possessions

Number of mortgage possessions

Number of possessions of first charge mortgaged properties in period

Latest (19-Q1) | Yo-Y comparison
---|---
Homeowners | 1,380 | 10%
Buy-to-let | 570 | -14%

Next update: 08 August 2019
### Mortgages outstanding (000s)

<table>
<thead>
<tr>
<th>Quarter</th>
<th>16-Q1</th>
<th>16-Q2</th>
<th>16-Q3</th>
<th>16-Q4</th>
<th>17-Q1</th>
<th>17-Q2</th>
<th>17-Q3</th>
<th>17-Q4</th>
<th>18-Q1</th>
<th>18-Q2</th>
<th>18-Q3</th>
<th>18-Q4</th>
<th>19-Q1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners</td>
<td>9,290</td>
<td>9,240</td>
<td>9,230</td>
<td>9,210</td>
<td>9,160</td>
<td>9,160</td>
<td>9,110</td>
<td>9,080</td>
<td>9,070</td>
<td>9,050</td>
<td>9,030</td>
<td>9,020</td>
<td></td>
</tr>
<tr>
<td>Buy-to-let</td>
<td>1,830</td>
<td>1,940</td>
<td>1,890</td>
<td>1,860</td>
<td>1,860</td>
<td>1,860</td>
<td>1,860</td>
<td>1,850</td>
<td>1,900</td>
<td>1,910</td>
<td>1,910</td>
<td>1,920</td>
<td></td>
</tr>
</tbody>
</table>

### Mortgages in arrears (number)

<table>
<thead>
<tr>
<th>Quarter</th>
<th>16-Q1</th>
<th>16-Q2</th>
<th>16-Q3</th>
<th>16-Q4</th>
<th>17-Q1</th>
<th>17-Q2</th>
<th>17-Q3</th>
<th>17-Q4</th>
<th>18-Q1</th>
<th>18-Q2</th>
<th>18-Q3</th>
<th>18-Q4</th>
<th>19-Q1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners</td>
<td>41,750</td>
<td>39,960</td>
<td>38,790</td>
<td>38,270</td>
<td>36,220</td>
<td>35,200</td>
<td>34,480</td>
<td>33,810</td>
<td>32,900</td>
<td>32,140</td>
<td>32,480</td>
<td>31,710</td>
<td>31,580</td>
</tr>
<tr>
<td>Buy-to-let</td>
<td>2,460</td>
<td>2,480</td>
<td>2,450</td>
<td>2,490</td>
<td>2,350</td>
<td>2,190</td>
<td>2,160</td>
<td>2,080</td>
<td>2,010</td>
<td>2,150</td>
<td>2,150</td>
<td>2,100</td>
<td></td>
</tr>
</tbody>
</table>

### Mortgages in arrears (% of mortgages outstanding)

<table>
<thead>
<tr>
<th>Quarter</th>
<th>16-Q1</th>
<th>16-Q2</th>
<th>16-Q3</th>
<th>16-Q4</th>
<th>17-Q1</th>
<th>17-Q2</th>
<th>17-Q3</th>
<th>17-Q4</th>
<th>18-Q1</th>
<th>18-Q2</th>
<th>18-Q3</th>
<th>18-Q4</th>
<th>19-Q1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners</td>
<td>0.45%</td>
<td>0.43%</td>
<td>0.42%</td>
<td>0.42%</td>
<td>0.39%</td>
<td>0.38%</td>
<td>0.38%</td>
<td>0.37%</td>
<td>0.36%</td>
<td>0.35%</td>
<td>0.36%</td>
<td>0.35%</td>
<td></td>
</tr>
<tr>
<td>Buy-to-let</td>
<td>0.13%</td>
<td>0.13%</td>
<td>0.13%</td>
<td>0.13%</td>
<td>0.13%</td>
<td>0.12%</td>
<td>0.11%</td>
<td>0.11%</td>
<td>0.11%</td>
<td>0.11%</td>
<td>0.11%</td>
<td>0.11%</td>
<td></td>
</tr>
</tbody>
</table>

### Mortgages possessions (number)

<table>
<thead>
<tr>
<th>Quarter</th>
<th>16-Q1</th>
<th>16-Q2</th>
<th>16-Q3</th>
<th>16-Q4</th>
<th>17-Q1</th>
<th>17-Q2</th>
<th>17-Q3</th>
<th>17-Q4</th>
<th>18-Q1</th>
<th>18-Q2</th>
<th>18-Q3</th>
<th>18-Q4</th>
<th>19-Q1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners</td>
<td>1,450</td>
<td>1,370</td>
<td>1,260</td>
<td>1,160</td>
<td>1,120</td>
<td>1,120</td>
<td>1,160</td>
<td>1,160</td>
<td>1,250</td>
<td>1,250</td>
<td>1,250</td>
<td>1,190</td>
<td>1,130</td>
</tr>
<tr>
<td>Buy-to-let</td>
<td>660</td>
<td>520</td>
<td>600</td>
<td>640</td>
<td>670</td>
<td>680</td>
<td>600</td>
<td>630</td>
<td>660</td>
<td>530</td>
<td>510</td>
<td>540</td>
<td>570</td>
</tr>
</tbody>
</table>