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Analytical Services Group

Mortgages: Actions for possession bulletin

October to December 2022

Quarterly provisional figures

R Martin

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**[NI Courts and Tribunals Service: Mortgages: Action for
possession](#)**

EXECUTIVE SUMMARY

- This bulletin provides statistics for cases received (i.e. writs and originating summonses issued), cases disposed and final orders made in respect of mortgages in the Chancery Division of the Northern Ireland High Court for the period October to December 2022 and commentary on trends observed for this quarter in each year from 2007.

- ***This report covers data from October to December 2022, so court activity during this period showing recovery after having been severely affected by the COVID-19 pandemic. Figures published show that although courts continue to carry out urgent business and make more use of remote audio and video technology, the impact of COVID-19 is clear to see. It is expected that the limited operation of the courts during the COVID-19 pandemic will continue to have an impact on many of the published figures in this and future releases. This is most obvious in the comparisons of business volumes over time.***

- During the period October to December 2022:

- There were 85 mortgage cases received (writs and originating summonses issued), a 50% reduction when compared to the 169 received in the same period in 2021. This is the second-lowest volume of cases received during the October to December quarter.

- There were 108 mortgage cases disposed of between October to December 2022, a 19% reduction when compared to 133 cases disposed of in the same period in 2021 and, again, the second-lowest number of mortgage cases disposed during this quarter.

- There were 108 orders made between October to December 2022, an 18% reduction when compared to 131 orders made in the same period in 2021.

- The comparisons above are distorted due to comparing low figures from 2021, caused by the closure of the courts in 2020 due to COVID-19, with figures that are returning to normal business. Historical trend data shows that normal business has still not resumed and thus it may be reasonable to expect an artificially high number of cases in the next few quarters.

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1. INTRODUCTION

Mortgage cases are dealt with in the Chancery division of the High Court, which sits at the Royal Courts of Justice in Belfast. They relate specifically to properties or land owned at least in part with a mortgage. In cases where the owner (defendant/ respondent) defaults on their mortgage payments, the lender (claimant/ plaintiff) initiates legal proceedings for an order of possession of the property. Similar cases relating to the possession of rented land or properties are dealt with through Ejectment proceedings in the County Court.

People may get into housing debt for a variety of reasons:

- Change in circumstances like job loss, reduction in working hours, sickness or relationship breakdown
- Accessing high-cost credit or mortgages from non-traditional lenders and securing it on their homes
- Over-borrowing during the property boom.

Most actions begin with the issue of originating proceedings by the claimant against the defendant. The case will be heard by a Master who will issue an order on the basis of the evidence provided. A variety of orders may be made including a:

- Possession Order
- Suspended Possession Order
- Suspended possession combined Order
- Declaration, Sale and Possession Order
- Strike Out Order
- Dismiss Order
- Other Order.

In some complex cases, a High Court Judge will hear the case and issue the court order(s).

Not all writs and originating summonses lead to eviction or (re)possession, even in cases in which a possession order is made. For example, a plaintiff begins an action for an order for possession of property. The court, following a judicial hearing, may grant an order for possession. This entitles the plaintiff to apply to have the defendant evicted. However, even where an order for eviction is issued the parties can still negotiate a compromise to prevent eviction.

In the event where a plaintiff receives a possession order and wishes to enforce the order, they may make arrangements with the defendant to re-possess the property. In circumstances in which the defendant refuses to either engage with the plaintiff or leave the property the plaintiff may enforce the order through the Enforcement of Judgments Office (EJO). Data on the number of repossessions of properties completed by the EJO are published in table G.3 of the annual Judicial Statistics publication [note 1].

The NICTS produced guidelines for lenders known as Pre-Action Protocols for Mortgage Possession Proceedings [note 2]. They have been in operation since October 2009 and were revised in August 2011. The Protocols ensure that possession action against homeowners is taken only as a last possible resort.

[note 1] Northern Ireland Courts and Tribunal Service, 2022. *Judicial Statistics 2021*. [pdf]. Northern Ireland Courts and Tribunals Service. Available at: [NI Courts and Tribunals Service: Judicial Statistics](#)

[note 2] Northern Ireland Courts and Tribunals Service, 2011. Revised Pre Action Protocol for Repossession Proceedings. [pdf]. Available at: [NI Courts and Tribunals Service: Information on repossession](#)

2. METHODOLOGY

2.1 Data sources

Information contained in this bulletin is sourced from data that are input onto the Integrated Court Operations System (ICOS). This system was implemented across the Northern Ireland Courts and Tribunals Service (NICTS) over a two-year period from 2005 to 2007. While ICOS was introduced in the High Court during 2005, data derived from ICOS has been used as the source for official government statistics since 2007, when the implementation of ICOS across all court tiers was completed. ICOS is a live operating system used in each court tier to process every part of court business, from receipt of payments through to the production of final orders made. The data are input into this system on a daily basis by court clerks, and this information is checked and confirmed by another member of staff to ensure the data entries are correct.

2.2 Methodology for generating data

Analytical Service Group (ASG) statisticians based within the NICTS take a download of High Court information from ICOS on a monthly basis. The information is downloaded using a package called SharePoint, which extracts all the relevant data from ICOS into text files which are refreshed with up-to-date information each weekend. The text files are downloaded onto a secure internal facility that only specified statistical personnel have access to. The data contained in the files are identified only by numbers and names and addresses are not held. These statistical files are not transmitted outside the NICTS statistical team. ASG statisticians based in the NICTS import these data into the Statistics Package for Social Sciences (SPSS). SPSS is then used to perform extensive data validations to identify potential errors in the data and to ensure the data are reliable and robust.

2.3 Baseline and Time period

Data contained within this bulletin relate to the time series from 2007, when ICOS was adopted as the source for official government statistics, to the calendar year 2022. However, within this publication, comparisons of trends are viewed over a 10-year period.

2.4 Frequency of Publication

This bulletin is published on a quarterly basis. The next bulletin will cover the first quarter of 2023 and will be published on 26th May 2023.

2.5 Data quality and validation

ASG statisticians based in the NICTS have invested significant time and effort creating an extensive computer programme within SPSS to validate the information downloaded from ICOS. The programme includes over one hundred checks against downloaded High Court data to: (i) check consistency over time and between variables; (ii) assess reliability of data using logic checks; (iii) check that variables fall within accepted ranges; and (iv) check with the ICOS Support Team in the event of any major discrepancies occurring since the last download. The validation program produces user-friendly tables highlighting the potential problems which are circulated to the High Court as a validation report.

The High Court has staff who are responsible for: monitoring accuracy levels on ICOS, by carrying out sample checks on data entry and court resulting; ensuring all validations on ICOS and manual statistics returns are completed in a timely manner; providing advice and identifying training needs; monitoring the confirmation of ICOS court resulting, including the inputting of adjournment codes; and promoting awareness of the impact error can have, its wide ranging consequences and the negative impact on the reliability of management information.

The staff are given a two-week period from the date the validation report issues to have all records amended on ICOS. This ensures that the corrections are updated before the next download of files. After the files have been refreshed each weekend, all the data are then downloaded again, with the new download reflecting amendments made as a result of the validation reports. If any errors have not been corrected, they will continue to appear in the validation reports until the necessary amendments are made on ICOS.

The NICTS statistics team then ensure that all validations relating to the reporting period are amended prior to publication. Once these amendments have been checked, SPSS syntax programming is then used to generate the tables in the publication.

Data contained in this bulletin are currently provisional and will undergo further validation before being published in their final form in the 2022 edition of Judicial Statistics (due to be published on 30th June 2023).

2.6 Counting rules

Receipts are counted from the date the case is entered onto ICOS and the fees are received. Disposals are counted from the result date that a final order was made against the case changing the case status to 'dealt with'.

2.7 Interpreting trends

Care should be taken when comparing data trends before and after 2005, when ICOS was introduced as the source for the majority of High Court data. For further advice on differences in data between years, please contact the statistician responsible for this bulletin.

2.8 Revisions

Any revision to data will be applied in light of the ASG (NICTS) Statistical Note 'Policy Statement on Revisions' which can be found on the Statistics and Research page of the Services section on the NICTS website [note 3]. Incorrect figures or changes to this publication will be published on the web in a formal Statistical Notice [note 4].

[note 3] Department of Justice, 2013. *Statistics and Research: Policy statement on Revisions*. [pdf]

DoJ. Available at: [Department of Justice: Policy statement on revisions](#)

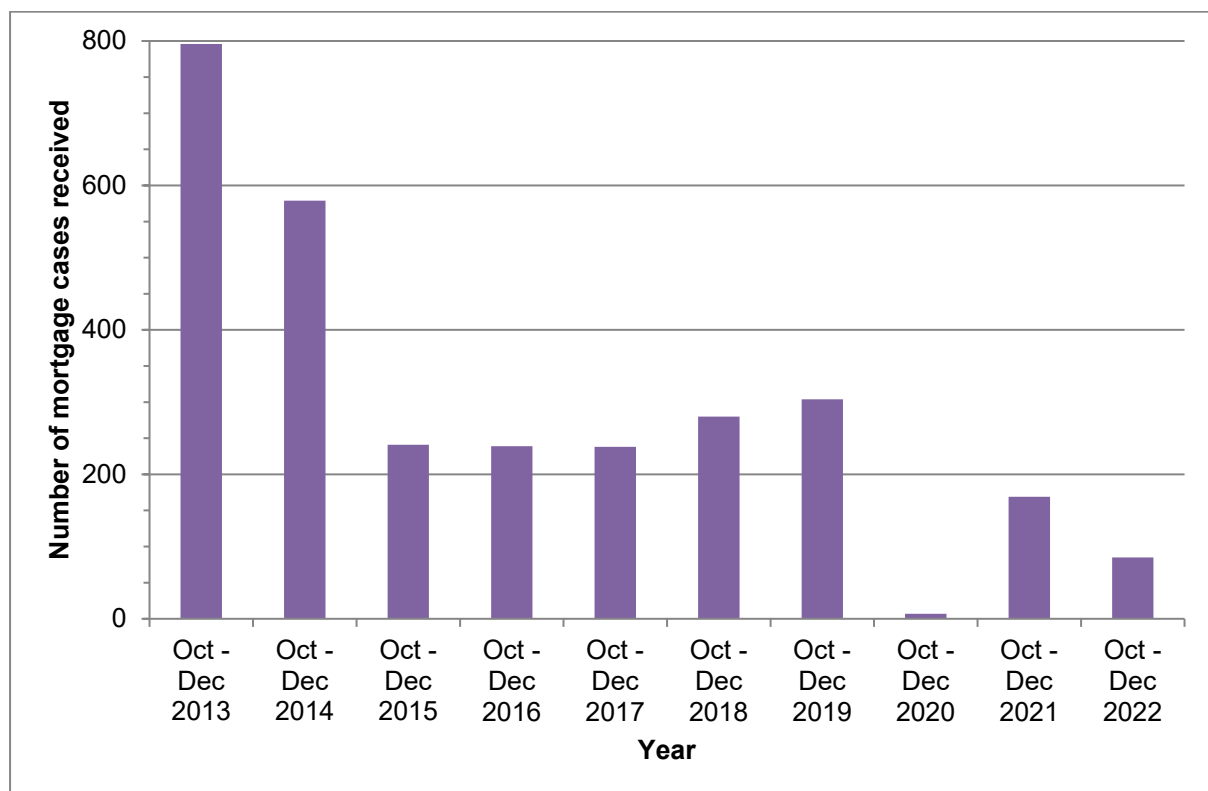
[note 4] Department of Justice, 2017. *Policy Papers* [online] Available at: [Department of Justice: Policy papers](#)

3. FINDINGS

3.1 Mortgage cases received

During the quarter October to December 2022, 85 mortgage cases were received (the total number of writs and originating summonses that were issued). This is a decrease of 50% when compared to the 169 mortgage cases received in Chancery in 2021 and an 84% decrease compared to October to December 2007 (542). It is the second-lowest volume of cases received during the October to December quarter (Figure 1).

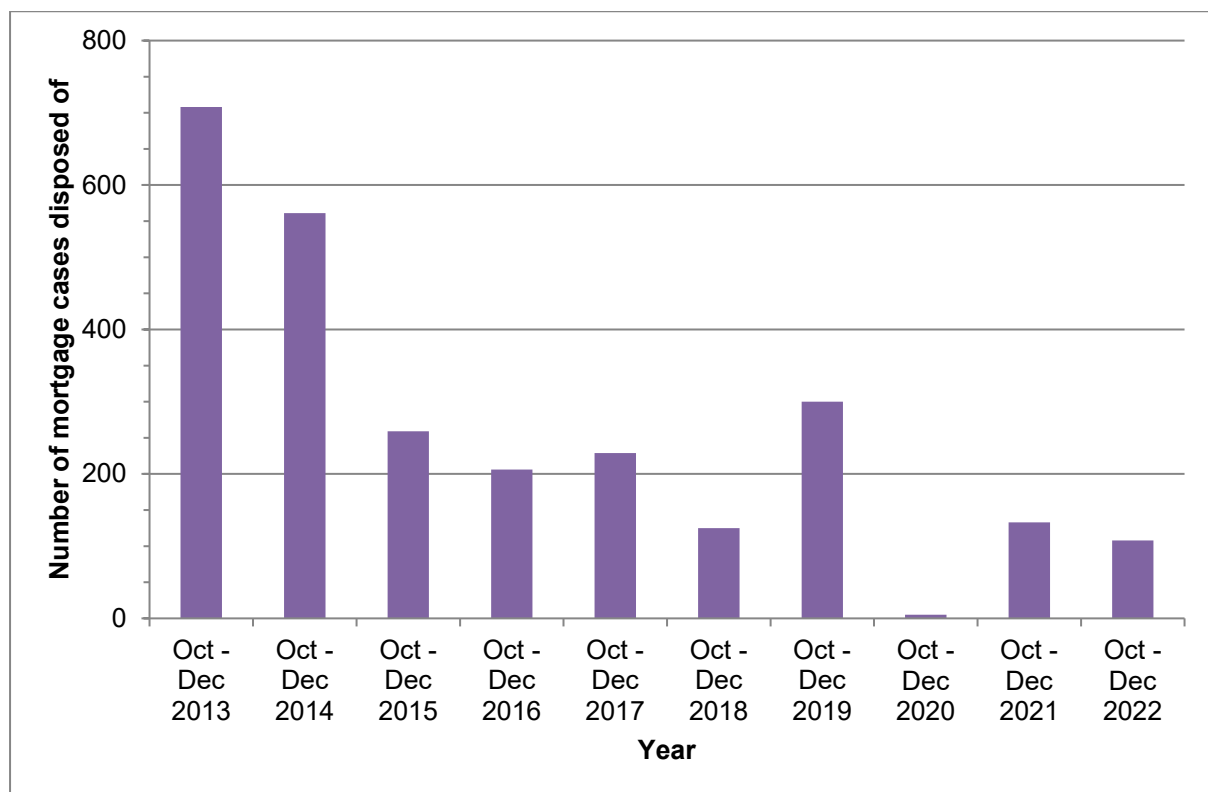
Figure 1: Mortgage cases received: October to December 2013 to October to December 2022



3.2 Mortgage cases disposed

There were 108 mortgage cases disposed of during October to December 2022 (the total number of writs and originating summonses that were disposed), which is a decrease of 19% when compared to the 133 mortgage cases disposed in Chancery in 2021, and a 69% decrease compared to October to December 2007 (344). It is the second-lowest volume of cases disposed during the October to December quarter (Figure 2).

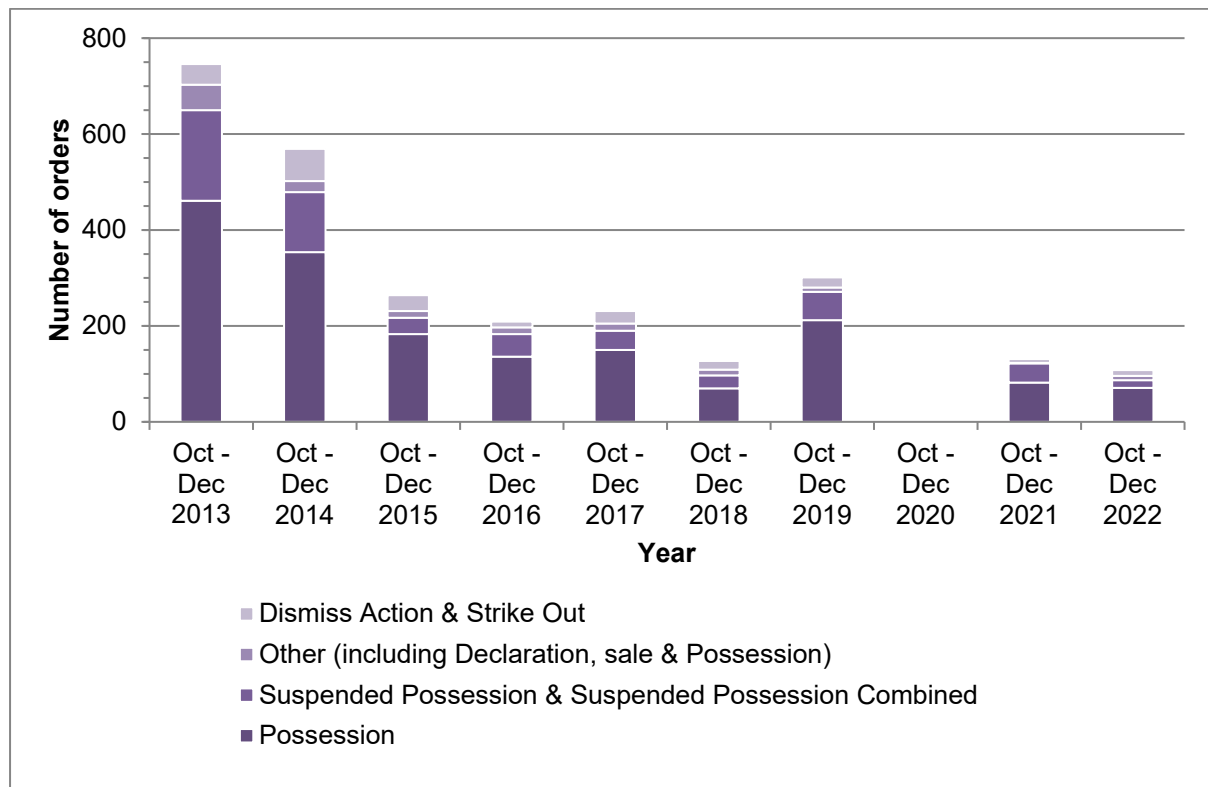
Figure 2: Mortgage cases disposed: October to December 2013 to October to December 2022



3.3 Final orders made in mortgage cases disposed

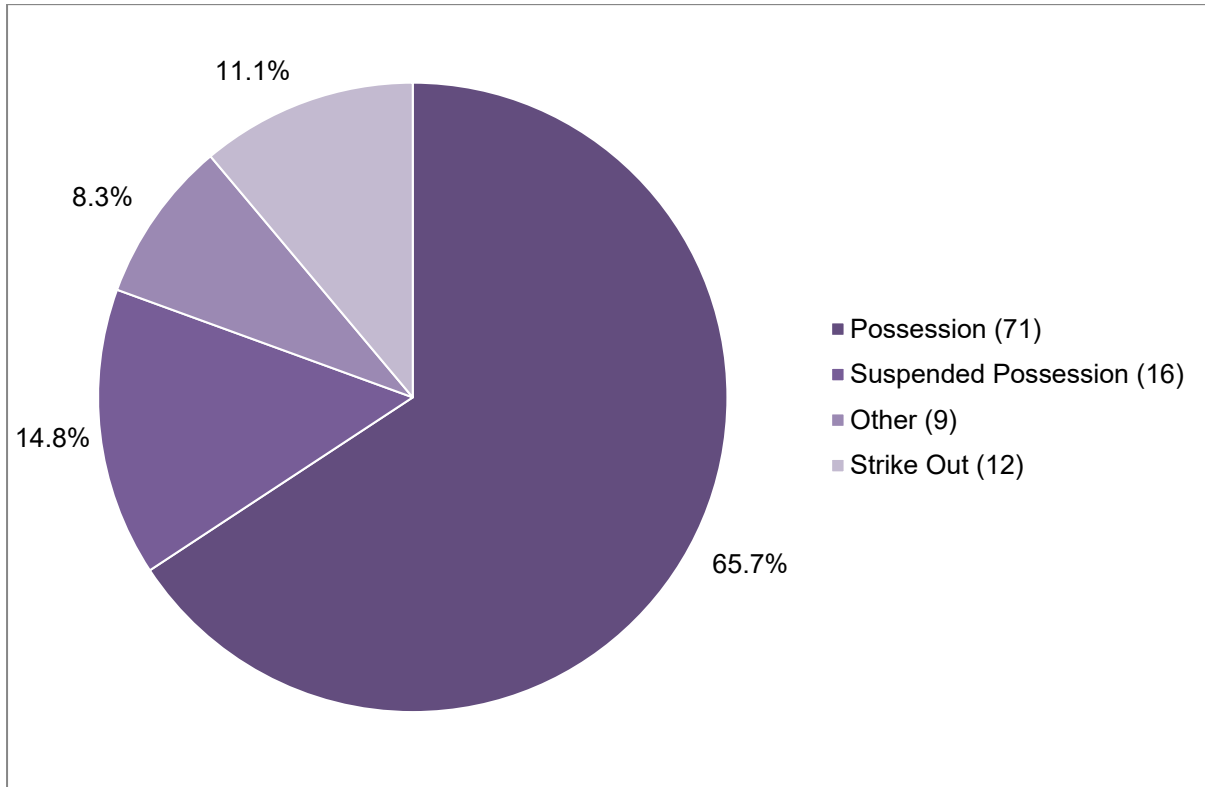
During October to December 2022, there were 108 final orders made in mortgage cases disposed, which is a decrease of 18% when compared to the 131 final orders made on cases disposed of in Chancery in 2021 and a 68% decrease compared to the same period in 2007 (339) (Figure 3).

Figure 3: Final orders made in mortgage cases disposed: October to December 2013 to October to December 2022



The composition of the 108 final orders made in mortgage cases disposed during October to December 2022 is shown in Figure 4.

Figure 4: Final orders made in mortgage cases disposed: October to December 2022



APPENDIX 1 – DATA TABLES

Table 1: Mortgage cases received from January to March 2007 to October to December 2022 and comparisons over time [note 5]

Year	January to March	April to June	July to September	October to December	Total	% difference from previous year
2007	565	584	521	542	2,212	- 12%
2008	757	929	1,006	938	3,630	+ 64%
2009	1,021	954	1,124	807	3,906	+ 8%
2010	773	929	863	825	3,390	- 13%
2011	856	939	1,063	730	3,588	+ 6%
2012	886	1,021	986	839	3,732	+ 4%
2013	1,010	950	941	796	3,697	- 1%
2014	866	741	724	579	2,910	- 21%
2015	349	283	359	241	1,232	- 58%
2016	372	270	224	239	1,105	- 10%
2017	322	267	328	238	1,155	+ 5%
2018	239	211	216	280	946	- 18%
2019	423	549	490	304	1,766	+ 87%
2020	409	3	5	7	424	- 76%
2021	22	145	173	169	509	+ 20%
2022	185	150	154	85	574	+ 13%

[note 5] 2022 data are provisional

Table 2: Mortgage cases disposed from January to March 2007 to October to December 2022 and comparisons over time [note 5]

Year	January to March	April to June	July to September	October to December	Total	% difference from previous year
2007	426	326	167	344	1,263	- 25%
2008	308	539	432	730	2,009	+ 59%
2009	732	767	299	868	2,666	+ 33%
2010	1,069	690	377	868	3,004	+ 13%
2011	804	617	381	896	2,698	- 10%
2012	774	720	549	1,114	3,157	+ 17%
2013	634	682	632	708	2,656	- 16%
2014	645	445	450	561	2,101	- 21%
2015	573	282	175	259	1,289	- 39%
2016	190	257	172	200	819	- 36%
2017	186	209	131	229	755	- 8%
2018	161	97	75	125	458	- 39%
2019	111	188	208	300	807	+ 76%
2020	298	2	14	6	320	- 60%
2021	14	25	47	133	219	- 32%
2022	169	113	44	108	434	+ 98%

[note 5] 2022 data are provisional

APPENDIX 2 - EXPLANATORY NOTES

Writs and originating summonses (i.e. mortgage cases)

1. **Writs and originating summonses** - document used by the plaintiff, which commences the legal process for an order of possession for property.

Not all writs and originating summonses lead to eviction or (re)possession.

A plaintiff begins an action for an order for possession of property. The court, following a judicial hearing, may grant an order for possession. This entitles the plaintiff to apply to have the defendant evicted. However, even where an order for eviction is issued the parties can still negotiate a compromise to prevent eviction.

Orders

Writs and originating summonses are disposed of by a number of different order types.

The main ones are:

1. **Possession** – The court orders the defendant to deliver possession of the property to the plaintiff within a specified time. If the defendant fails to comply with the court order the plaintiff may proceed to apply to the Enforcement of Judgments Office to repossess the property and give possession of it to the plaintiff.
2. **Suspended Possession** – The court may postpone the date for delivery of possession if it is satisfied that the defendant is likely to be able, within a reasonable period, to pay any sums due under the mortgage, or to remedy any other breach of the obligations under the mortgage. The order will specify how much of the sum the defendant is ordered to pay should go towards the mortgage repayment and how much should go towards arrears. A suspended possession order cannot be enforced by the plaintiff without the permission of the court, which will only be granted after a further hearing.

3. **Suspended Possession combined** - This is a suspended possession order that does not specify how much of the sum the defendant is ordered to pay should go towards the mortgage repayment and how much should go towards arrears i.e. it is a combined figure.
4. **Declaration, Sale and Possession** - If the plaintiff seeks possession of property which is subject to an 'equitable mortgage' (i.e. normally one created informally by the deposit of deeds rather than the execution of a mortgage deed) the court may order a sale of the property to enable enforcement of the equitable mortgage and that the defendant give up possession for that purpose. The sale price is subject to approval by the court.
5. **Strike out** - This occurs when the moving party does not wish to proceed any further, or when the court rules that there is no reasonable ground for bringing or defending the mortgage action.
6. **Dismiss action** - The mortgage action is dismissed by the courts.
7. **Other orders** - These include: (a) Declaration of possession coupled with an order for sale in lieu of partition and (b) Stay of Eviction – after a Possession Order is granted but prior to actual repossession, the Defendant may apply to Court to seek a stay of eviction which, if granted, prevents repossession for a certain defined period.

When a case is disposed of it may have more than one final order made.

Judiciary

1. **High Court Judge (HCJ)** – A judge who sits in the High Court and Crown Court to hear and determine civil, family and criminal business.
2. **Master** – A judicial post, where the individual must have been a legal practitioner for at least 10 years. The Master determines a range of court proceedings in the High Court, and manages procedural elements of more complex cases before they are heard by a High Court judge.

Further Information

1. Information on mortgages received and disposed for Local Government District and Assembly Area is available in the Economy section of: [NISRA NI Neighbourhood Information Service: Economy statistics](#)
2. Further information on housing statistics in Northern Ireland is available from the Department for Social Development at: [Department for Communities: Housing statistics](#)
3. Further information in relation to mortgage and landlord possession statistics in England and Wales is available from: [Ministry of Justice: Mortgages and landlord possession statistics](#)
4. Statistical information on the UK housing and mortgage markets is also available from UK Finance, a trade association for the UK banking and financial services sector at: [UK Finance: Arrears and possessions statistics](#)

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[NI Courts and Tribunals Service: Mortgages: Action for Possession](#)