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Mortgages: Actions for possession bulletin

April to June 2024

P McLarnon
23 August 2024



An Roinn Dlí agus Cirt
Máinnstríe O tha Laa



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Produced by Analytical Services Group, Northern Ireland Courts and Tribunals Service, Department of Justice.

For further information contact:

Statistics and Research Branch,
2nd Floor, Laganside House,
23-27 Oxford Street,
Belfast BT1 3LA.

Email: Patrick.Mclarnon@courtsni.gov.uk

Telephone: 028 9072 8920

This bulletin is available on: www.justice-ni.gov.uk

Feedback on it can be provided directly to Analytical Services Group at the email address listed above.

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Key Findings

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 April to June 2024 and commentary on trends observed for this quarter in each year from 2007. During the quarter there were –

- 339 mortgage cases received (writs and originating summonses issued), 38% more than the number received during the same period in 2023 (246).
- 219 mortgage cases disposed, 92% more than the number disposed during the same period in 2023 (114).
- 211 orders made, 90% more than the number made during the same period in 2023 (111).

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Introduction

About this report

Mortgage cases are dealt within 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.

This bulletin presents the statistics for mortgages business between April and June 2024. These national statistics were independently reviewed by the Office for Statistics Regulation in 2001. They comply with the standards of trustworthiness, quality and value in the [Code of Practice for Statistics](#). This is an Accredited Official Statistics publication.

The next update covering the quarter to 31st August 2024 will be published in November 2024. A full [publication schedule](#) is available on the DOJ website.

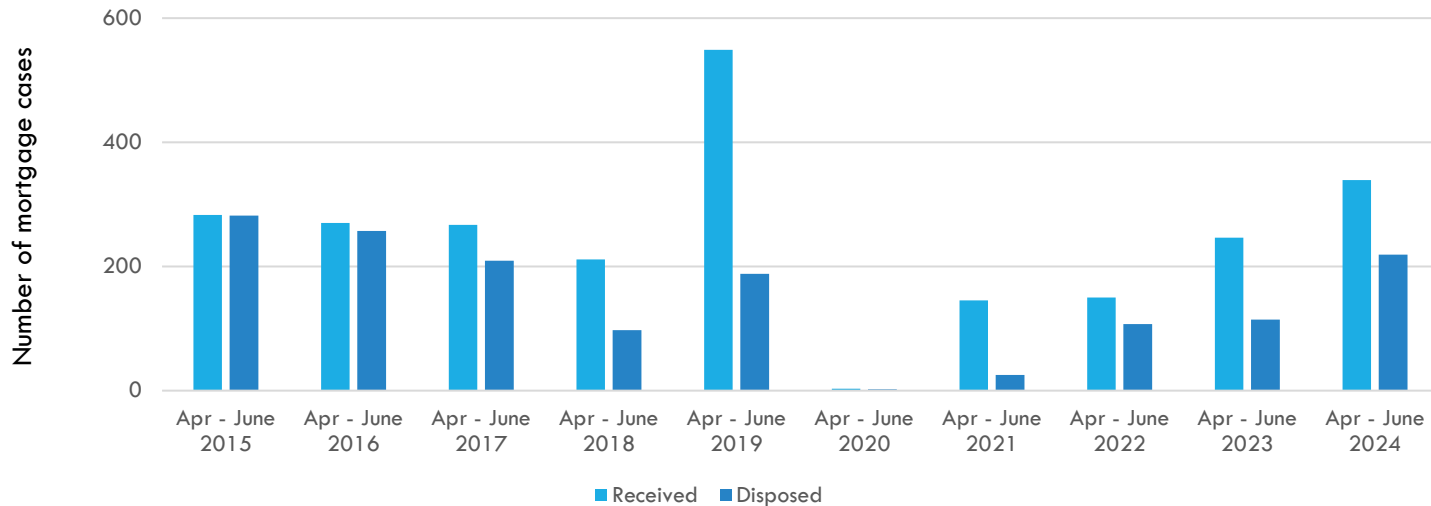
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Findings

3.1 Mortgage cases received and disposed

- During April to June 2024, 339 mortgage cases were received (total number of writs and originating summonses that were issued). This is an increase of 38% on the number received during the same period in 2023 (246) but a 42% decrease compared to the same quarter in 2007 (584).
- There were 219 mortgage cases disposed (the total number of writs and originating summonses that were disposed) during April to June 2024. This is an increase of 92% on the number disposed during the same period in 2023 (114), and a 33% decrease compared to the same quarter in 2007 (326).

Figure1: Mortgage cases received and disposed: April to June 2015 to April to June 2024



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Findings

3.2 Final orders made in mortgage cases disposed

- During the quarter April to June 2024, there were 211 final orders made in mortgage cases disposed, which is a 90% increase on the number disposed of in the Chancery in 2023 (111) and a 38% decrease compared to the same period in 2007 (340) (Figure 2).
- The composition of the 211 final orders made in mortgage cases disposed is shown in figure 3.

Figure 3: Final orders made in mortgage cases disposed: April to June 2024

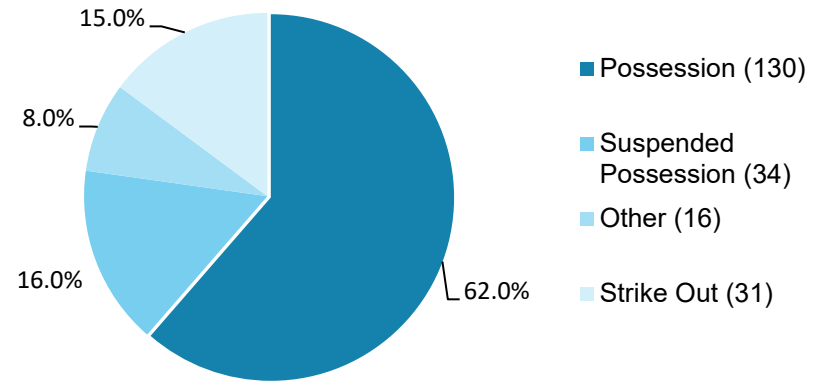
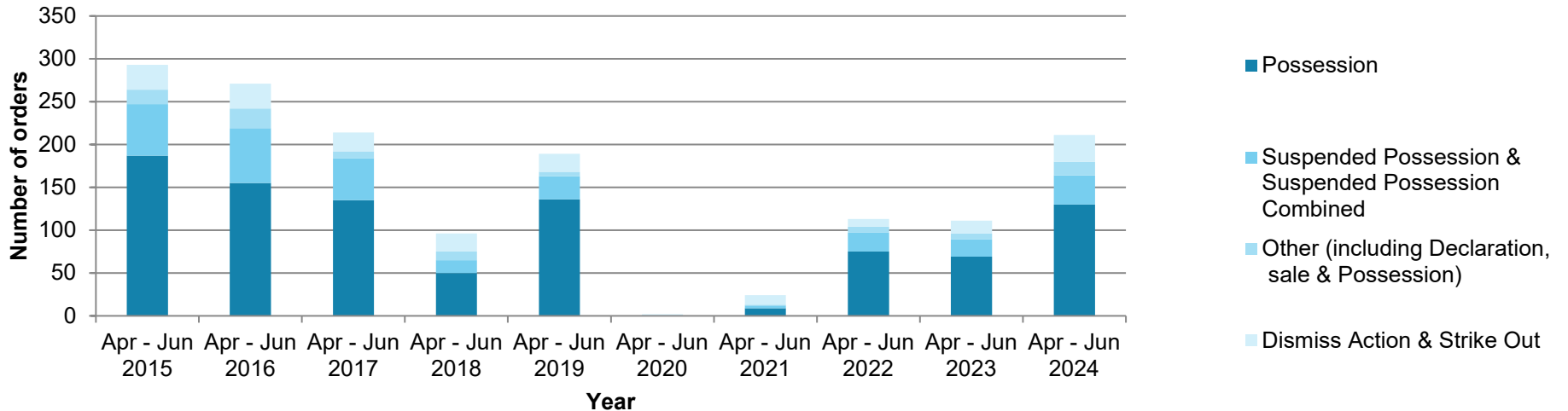


Figure 2: Final orders made in mortgage cases disposed April to June 2015 to April to June 2024



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Appendix 1 - Methodology

Data Sources

The statistics are produced using administrative data sourced from the Integrated Court Operations System (ICOS). 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.

Full details of data relevance, accuracy, timeliness, accessibility, coherence, user need, cost and confidentiality is available in the accompanying [background quality report](#). Details of the data quality checks and processes that DoJ has in place are available in the [Quality Assurance of Administrative Data \(QAAD\)](#) document on the DoJ website.

Counting Rules

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.