

# Mortgages: Actions for possession bulletin

July to September 2024

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# 1

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

- 333 mortgage cases received (writs and originating summonses issued), 23% more than the number received during the same period in 2023 (271).
- 136 mortgage cases disposed, 92% more than the number disposed during the same period in 2023 (71).
- 111 orders made, 76% more than the number made during the same period in 2023 (63).

# 2

## 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 July and September 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 December 2024 will be published in February 2025. A full [publication schedule](#) is available on the DoJ website.

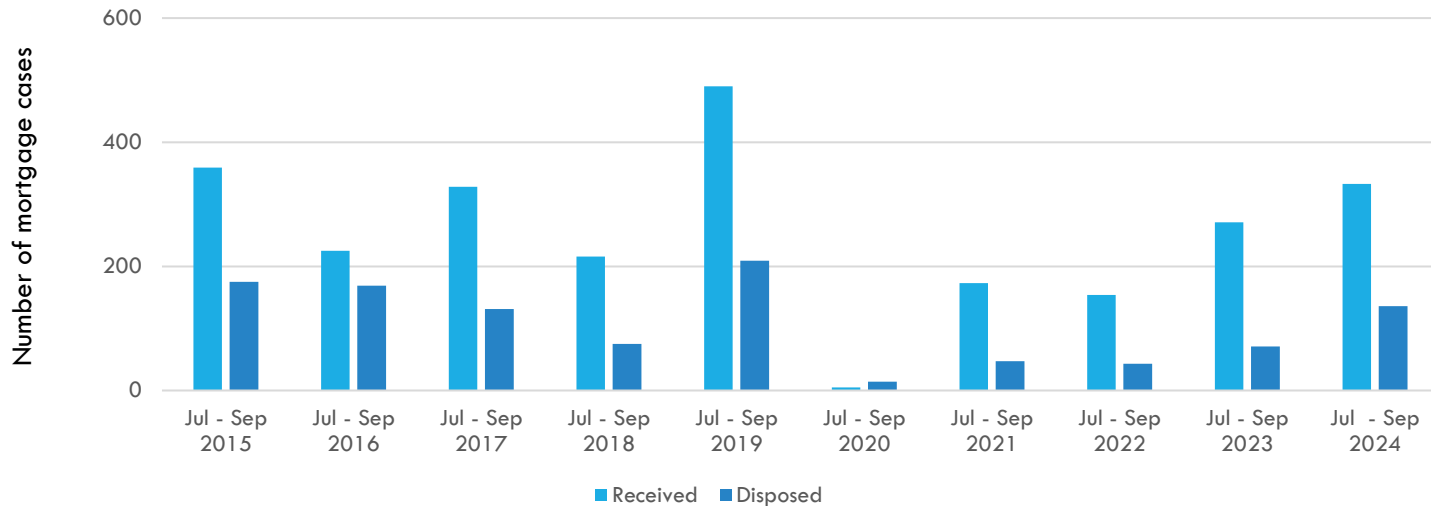
# 3

## Findings

### 3.1 Mortgage cases received and disposed

- During July to September 2024, 333 mortgage cases were received (total number of writs and originating summonses that were issued). This is an increase of 23% on the number received during the same period in 2023 (271) but a 36% decrease compared to the same quarter in 2007 (521).
- There were 136 mortgage cases disposed (the total number of writs and originating summonses that were disposed) during July to September 2024. This is an increase of 92% on the number disposed during the same period in 2023 (71), and a 19% decrease compared to the same quarter in 2007 (167).

Figure1: Mortgage cases received and disposed: July to September 2015 to July to September 2024



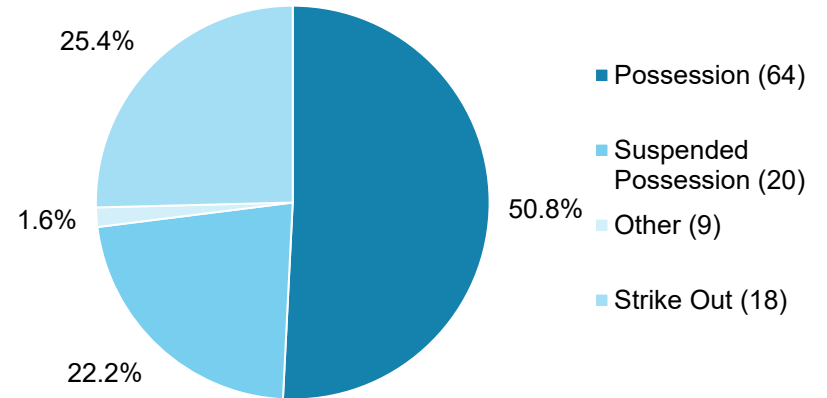
# 3

## Findings

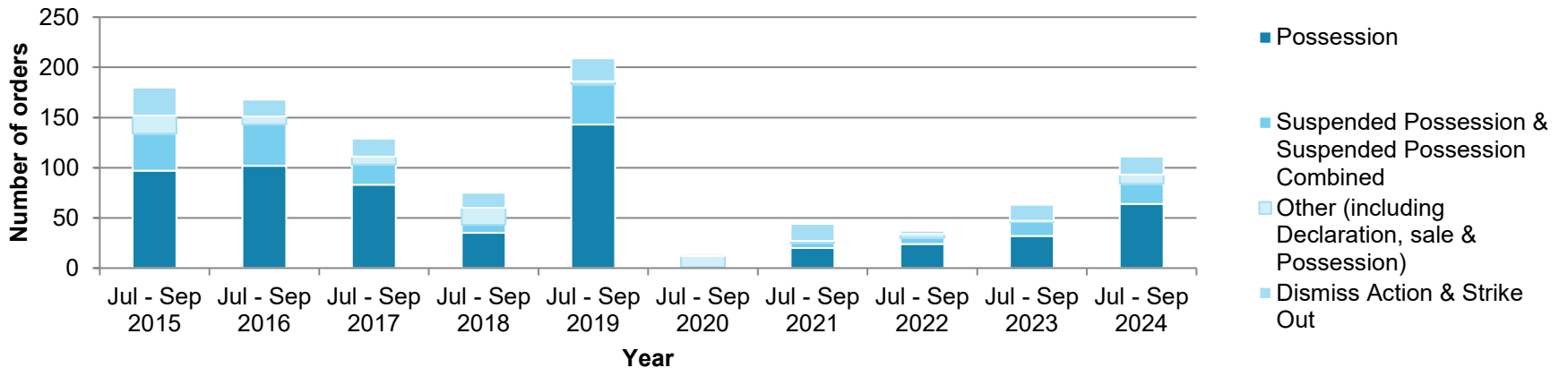
### 3.2 Final orders made in mortgage cases disposed

- During the quarter July to September 2024, there were 111 final orders made in mortgage cases disposed, which is a 76% increase on the number disposed of in the Chancery in 2023 (63) and a 35% decrease compared to the same period in 2007 (170) (Figure 2).
- The composition of the 111 final orders made in mortgage cases disposed is shown in figure 3.

**Figure 3: Final orders made in mortgage cases disposed: July to September 2024**



**Figure 2: Final orders made in mortgage cases disposed July to September 2015 to July to September 2024**



# 4

## 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.