

Table 51 Mortgage arrears and repossessions

Year	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Number of mortgages at year end (000s)	6,210	7,717	9,415	10,521	11,177	11,608	11,746	11,852	11,667	11,504	11,478	11,384	11,284	11,186	11,147	11,126	11,107
of which homeowners	-	-	-	-	11,057	10,909	10,910	10,827	10,498	10,257	10,169	9,996	9,835	9,658	9,491	9,342	9,245
Repossessions during year	3,480	19,300	43,900	49,400	22,900	14,500	21,000	25,900	40,000	48,900	38,500	37,300	33,900	28,900	20,900	10,200	7,700
of which homeowners	-	-	-	-	-	-	19,900	23,900	37,000	44,100	33,900	31,200	27,000	23,300	15,900	7,200	5,400
Cases in mortgage arrears																	
12+ months arrears	-	13,100	36,100	85,200	20,800	15,000	15,700	15,300	29,500	69,500	63,700	54,400	48,500	41,100	30,700	30,600	30,500
+ 6 - 12 months arrears	15,500	57,100	123,100	126,700	47,900	38,600	34,900	40,500	72,000	93,900	80,500	72,200	69,900	60,700	45,100	38,700	34,000
+ 3 - 6 months arrears	-	-	-	177,900	95,300	69,400	64,900	71,700	117,400	112,400	103,300	99,000	97,200	86,600	68,800	55,200	46,400
= All 3+ months arrears	-	-	-	-	164,000	122,900	115,600	127,500	219,000	275,800	247,500	225,600	215,700	188,300	144,500	124,400	110,900
of which homeowners	-	-	-	-	163,400	118,400	110,800	120,000	192,000	250,700	225,600	206,600	199,200	174,200	133,200	114,100	101,600

Sources: Compendium of Housing Finance Statistics, Housing Finance and CML website, Council of Mortgage Lenders.

Notes: Properties taken into possession include those voluntarily surrendered. The CML arrears figures are for the end of the year. Changes in the mortgage rate have the effect of changing monthly mortgage repayments and hence the number of months in arrears which a given amount represents. For intervening years before 2000, and the Janet Ford figures for 3-5 months arrears for the years from 1985 to 1994 see earlier editions of the *Review*.

Arrears figures are for both homeowners and buy to let mortgages except for bottom row (of all 3+ month arrears cases) which is exclusively for homeowners. For arrears and possessions related to buy to let mortgages see Table 55.