

Mortgages: Actions for possession bulletin

January to March 2026

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CONTENTS

■	1.	Key Findings	1
■	2.	Introduction	2
■	3.	Findings	3
■	4.	Appendix 1: Methodology	5

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This bulletin is available on the [Department of Justice](#)
website on the [NI Courts and Tribunals Service Statistics](#)
[page](#).

These official 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](#) and are therefore
labelled as accredited official statistics. Accredited
official statistics are called National Statistics in the
Statistics and Registration Service Act 2007.

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 January to March 2026 and commentary on trends observed for this quarter in each year from 2007. During the quarter there were –

- 161 mortgage cases received (writs and originating summonses issued), a decrease of 48% compared to the number received during the same period in 2025 (307).
- 184 mortgage cases disposed, a 36% decrease in the number disposed during the same period in 2025 (288).
- 180 orders made, a 38% decrease in the number made during the same period in 2025 (291).

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 January and March 2026. Data in the bulletin along with trend information are available in the accompanying [spreadsheet](#).

The next update covering the quarter to 30th June 2026 will be published in August 2026. A full [publication schedule](#) is available on the DoJ website.

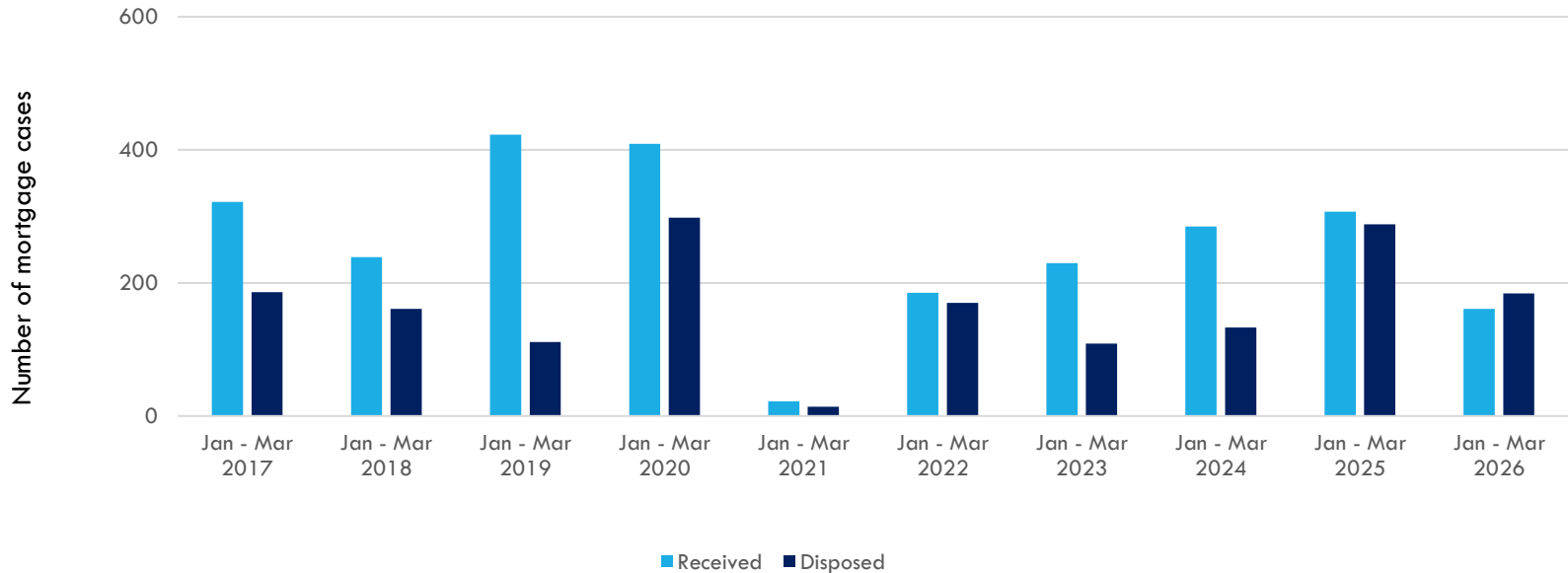
3

Findings

3.1 Mortgage cases received and disposed

- During January to March 2026, 161 mortgage cases were received (total number of writs and originating summonses that were issued). This is a decrease of 48% on the number received during the same period in 2025 (307) and a 72% decrease compared to the same quarter in 2007 (565).
- There were 184 mortgage cases disposed (the total number of writs and originating summonses that were disposed) during January to March 2026. This is a decrease of 36% on the number disposed during the same period in 2025 (288), and a 57% decrease compared to the same quarter in 2007 (426).

Figure 1: Mortgage cases received and disposed: January to March 2017 to January to March 2026



3 Findings

3.2 Final orders made in mortgage cases disposed

- During the quarter January to March 2026, there were 180 final orders made in mortgage cases disposed, which is an 38% decrease on the number disposed of during the same period in 2025 (291) and a 59% decrease compared to the same period in 2007 (436).
- The composition of the 180 final orders made in mortgage cases disposed is shown in figure 3.

Figure 3: Final orders made in mortgage cases disposed: January to March 2026

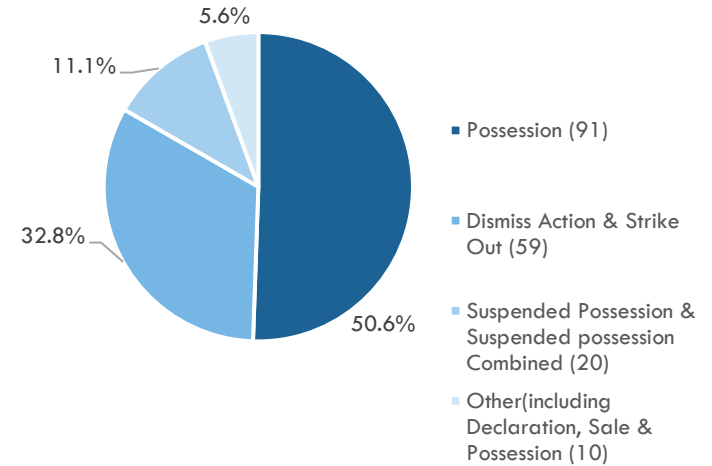
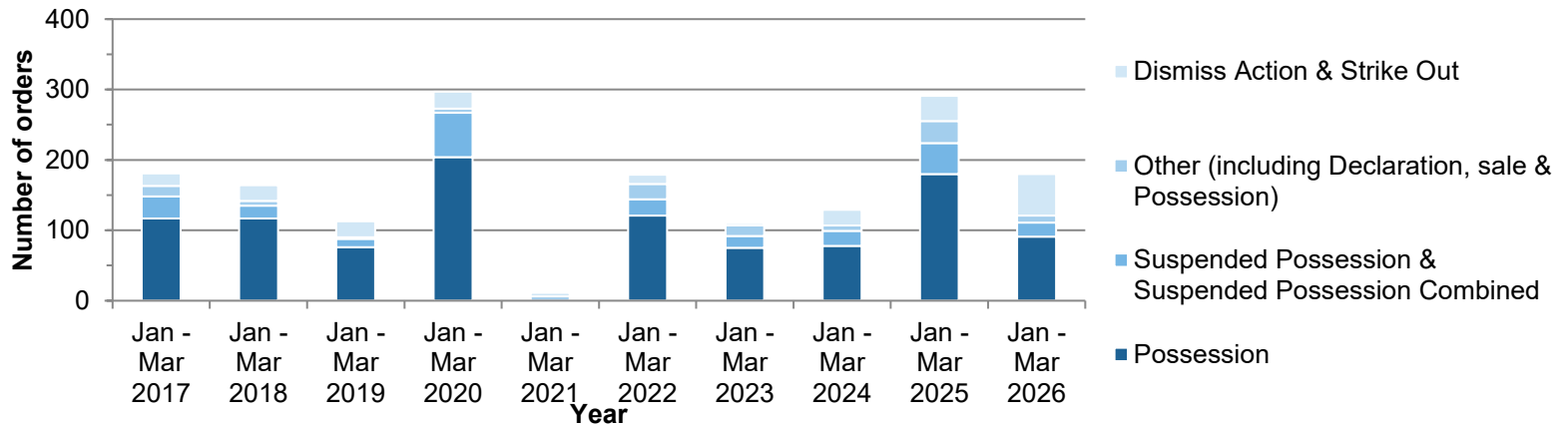


Figure 2: Final orders made in mortgage cases disposed January to March 2017 to January to March 2026



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 are in place are available in the [Quality Assurance of Administrative Data \(QAAD\)](#) document on the DoJ website.

Counting Rules

Northern Ireland Statistics and Research Agency (NISRA) statisticians based within the NICTS take a download of High Court information from ICOS on a monthly basis. The information is downloaded using Power BI, 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. The data is imported 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.