Annex: Data Sources

# SECTION 1. SUPPLY

## Building Control New Dwelling Starts and Completions

Land & Property Services (LPS) receive information from Building Control in each council in Northern Ireland. This information contains the number of new domestic dwelling starts and completions recorded during the quarter.

Each office extracts information from the applications for building approval. This information is then validated and input into a building control database provided by either Tascomi or Northgate. A reporting tool is used to interrogate the database and extract the relevant information.

For further details see: [Building Control NI](http://www.buildingcontrol-ni.com/)

The date of a new dwelling start is the date on which the first building control inspection takes place. The date of a new dwelling completion is the date on which the building control completion inspection takes place.

Building control defines a property as complete when, further to final inspection being carried out, as far as can be ascertained, the property is in compliance with NI Building Regulations and a certificate is issued.

**Data Quality**

*Relevance*

Information on building control new dwellings starts and completions, covering the whole of Northern Ireland, are of interest to anyone with an interest in the housing market. The data are used by government policy makers, economic commentators, business organisations, academics and others.

*Accessibility and clarity*

LPS publish New Dwelling Starts and Completions data on a quarterly basis, including breakdowns by the 11 District Councils. The time series goes back to 2005. Publication is usually 6 weeks after the end of the quarter and the data is available in electronic format on their website:

[LPS new dwelling statistics](https://www.finance-ni.gov.uk/topics/statistics-and-research/new-dwelling-statistics)

Or in open data format at:

[www.opendatani.gov.uk](file:///C:\Users\1305874\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\8JW1NF8S\www.opendatani.gov.uk)

Building control starts and completions data are re-published quarterly within the Department for Communities Northern Ireland Housing Bulletin and annually within the Northern Ireland Housing Statistics publication. Relevant footnotes are included with each table, as necessary, and the published data are available in electronic format on DfC’s website.

*Accuracy*

The statistics cover the whole of Northern Ireland. The only measurable source of error arises from data inputting. Missing values are not an issue. Quality control and validation is carried out by the building control office before sending to LPS. This includes validation of key fields (e.g. purpose group) and other internal consistency checks (e.g. that the description of works aligns with fees and costs of works). When the data are received by LPS additional checks are carried out on the data (e.g. that Purpose Groups and dates are correct). Figures are revised on an annual basis to capture Building Control applications received outside of the quarter.

Due to government measures to reduce the spread of Covid-19, physical inspections by Building Control offices across Northern Ireland ceased in the second half of March 2020, although some inspections are now being carried out virtually. All building control offices supplied data for the period Apr-Jun 2020, therefore the number of inspections recorded for Q2 2020 will represent an accurate count, but were slightly lower than otherwise expected.

*Timeliness*

Building control starts and completions data are received from councils, collated by LPS, and published quarterly in February, May, August and November.

*Coherence and Comparability*

Building Control Offices are the sole source of information on private sector new dwelling starts and completions. All 11 District Councils make returns; therefore there is complete coverage of Northern Ireland.

Building Control starts and completions data published by LPS from March 2015 onwards differ from those previously published in the Northern Ireland Housing Bulletin and Housing Statistics reports due to quality improvements made by LPS which addressed historical difficulties with regard to late returns by councils and duplicate records.

PSU previously adjusted the private sector completions on receipt of the data due to the perceived under recording of completions data. The adjustment resulted in private sector completions being increased by a factor of 1.32 which was based on the best information available at that time. A review of reporting of starts and completions data in 2014/15, concluded that this adjustment was no longer required, due to improvement over the years in terms of data quality as well as the availability of a longer time series where completions eventually make their way into the series.

## Social Housing Development Programme (SHDP) Starts and Completions

*Impact of Covid-19 on SHDP starts*

The main impacts of the pandemic (Covid-19) identified by NIHE in regard to SHDP starts are as follows:

* **Completion of site/property acquisitions** – the closure of Land Registry, coupled with consequent advice from the Law Society and individual solicitor firms in many cases, was that there was too much risk associated with the completion of site and property acquisitions.
* **Securing Planning Approvals** – a combination of the cancellation of Planning Committee meetings, the closure of Planning offices, and working through the impact of the move to remote working (on Planning processes) delayed the closing out and issuing of Decision Notices for Planning Applications. The biggest single impact was the effect of the pandemic on the two Special Planning Committee meetings which had been due to be held on 24th March (Derry City & Strabane) and 25th March (Newry, Mourne & Down). There were a number of Planning Applications which would have been processed under individual Councils’ Schemes of Delegation, which were also affected.
* **Ability to enter into new construction works contracts/development agreements** – advice from CEF and association’s independent legal advice resulted in a significant number of schemes for which there was too much risk associated with the signing of new NEC3 construction works contracts or development agreements (with competitive design & build developers) i.e. risk associated with protracted delays, compensation events etc.

*Data Source and Validation*

The Northern Ireland Housing Executive (NIHE) manages the delivery of the Social Housing Development Programme and maintains a database which records all information relating to social rented sector starts and completions. Data is populated on the database, in part, based on paper returns received from all Housing Associations. Prior to input onto the system the returns are checked and verified. Downloads from the database are also validated to ensure consistency over time and reliability of results.

The majority of social housing starts are confirmed in the final quarter of the programme year (i.e. January to March), as it often takes 6-9 months to secure Planning Permission for a new housing scheme.

For accuracy, a social sector start on-site or completion is only confirmed when appropriate levels of paperwork are received from housing associations. In the case of social sector new build starts on-site, this will include:

* A solicitor’s letter confirming that the site is in the ownership of the housing association;
* Proof of Planning Permission;
* An extract of the Works Contract confirming contractor’s date of possession of the site.

This differs from Building Control Starts and Completions which are recorded as the date of first and last building control inspection.

*Accessibility/Timeliness*

Annual social housing starts and completions data are available within DfC’s quarterly Northern Ireland Housing Bulletin and annually within the Northern Ireland Housing Statistics publication.

The Northern Ireland Housing Executive publishes a three year Social Housing Development Programme at the following link: [The Housing Executive - Social housing development programme](https://www.nihe.gov.uk/Working-With-Us/Partners/Social-housing-development-programme).

Historical information is available indicating where social housing has been provided over the last 5 years.

In addition, the Housing Executive publishes annual Housing Investment Plans for each of the 11 new District Council areas. Housing Investment Plans describe Housing Executive strategies within the respective District Council areas and in particular provide details of Housing Executive performance over the past year and the programmes planned for the following year. Housing Investment Plans are published on the Housing Executive’s website at the following link:

[The Housing Executive - Housing Investment Plans](https://www.nihe.gov.uk/Working-With-Us/Partners/Housing-Investment-Plans-(HIPS)).

*Coherence & Comparability* - The time series of social housing starts and completions data in this bulletin are coherent and are directly comparable over time.

**Links to other parts of UK**

Starts and completions data from other parts of the UK can be accessed using the following link:

[UK housing statistics](http://www.communities.gov.uk/housing/housingresearch/housingstatistics/housingstatisticsby/housebuilding/livetables/)

# SECTION 2. SOCIAL RENTING DEMAND

## Homelessness

Statistics on Homelessness are sourced from the Northern Ireland Housing Executive (NIHE). Under the Housing (NI) Order 1988, NIHE has a statutory responsibility to secure permanent accommodation for persons who are unintentionally homeless and in priority need, to secure temporary accommodation in a variety of circumstances and to provide advice and assistance to those who are homeless or threatened with homelessness. For further details see:

[The Housing Executive - Homelessness](https://www.nihe.gov.uk/Housing-Help/Homelessness)

Information on the NIHE Homelessness Strategy can be found at the following link:

[NIHE Homelessness Strategy](https://www.nihe.gov.uk/Housing-Help/Homelessness/Homelessness-strategy)

**Definition of Full Duty Applicant**

The Housing (NI) Order 1988 (as amended) imposes a statutory duty on the Housing Executive to respond to homelessness. Where the Housing Executive has reason to believe an applicant may be homeless or threatened with homelessness it makes enquiries to confirm whether the applicant is eligible for assistance, and whether they are homeless or threatened with homelessness. If homeless or threatened with homelessness, the Housing Executive will need to assess whether the applicant has a priority need for accommodation and whether they became homeless or threatened with homelessness intentionally.

Where the Housing Executive concludes that an applicant is eligible, homeless (threatened with homelessness), in priority need and unintentionally homeless it owes them the full housing duty in line with the provisions of the 1988 Order. An applicant to whom this full housing duty is owed is operationally referred to as a “Full Duty Applicant” – FDA. Where an applicant is owed the full housing duty, the Executive shall ensure that accommodation becomes available for their occupation.

The Housing Executive can discharge its housing duty in one of three ways: by re-housing of the applicant in the social or private sector, by offering the applicant three reasonable offers of accommodation which are all refused by the applicant or if the applicant re-houses him/herself and is no longer interested.

**Data Quality**

The following quality information relates to the homelessness tables 2.1, 2.2 and 2.3. Information relating to specific tables is noted as such.

*Dynamic Data*

As of 1st quarter April – June 2018 the Housing Executive has moved to a new reporting system. Previously, data was reported at a point in time.

The new reporting system now pulls data from the live system. The data is dynamic and reflects the changing nature of the customer journey as it happens.

All categories may be subject to change and adjustment as each quarter’s report is downloaded. For example, a case may initially be rejected in quarter one, however, upon review the original decision may be overturned and the household subsequently accepted. As a result when quarter two data is presented, Q1 will now have an additional accepted case. Cases may be concluded due to loss of contact with a household and reopened where the household re-establishes contact.

**Each quarter’s data will now reflect the current position with each household rather than the position at the end of the quarter when the data was originally run.**

*New Breakdowns*

1. Accommodation Not Reasonable: The breakdown of categories was not introduced until May 2018. This means that all cases prior to this were recorded using the generic ANR reason. All cases after this were recorded using the new category breakdowns.

Information on new categories:

* ANR Financial hardship would be used where a household is unable to sustain their property due to accruing debt – often as a result of a change in circumstances such as the loss of a job
* ANR Mental Health would be used where a household is unable to sustain the property due to a deterioration in their mental health caused by remaining at the property
* ANR Other would be used where a household experiences some unique event or circumstance which makes it unreasonable for them to continue to reside there and which is not covered by another category.
* ANR Overcrowding would be used where extreme overcrowding makes it unreasonable for a household to continue to occupy a property
* ANR Physical health/disability would be used where a property becomes unsuitable for a person’s need due to their physical health, for example, no longer being able to manage stairs to a bathroom
* ANR Property Unfitness would be used where the property is in such a poor state of repair as to be detrimental to the residents’ well being
* ANR violence would be used where an act of violence has been committed in the property making it unreasonable for a member of the household to continue to occupy.

1. Intimidation: Intimidation is now broken down by the type of intimidation experienced.

*Presenting Reason/Established Reason*

It should be noted that in 2017/18 an additional “presenting reason” field was included in the recording of homelessness cases.  Previously, cases were recorded by established reason which was input following investigations. Historically this resulted in many “no data” presenting cases where the case was not accepted. The addition of the “presenting reason” field has eliminated most “no data” cases.

The implication of this is that following investigations, a household may be accepted as homeless for a different reason than their initial presenting reason.  In some cases this may now result in higher level of acceptances than presentations in any category.

*Relevance*

Table 2.1 reports on all households presenting as homeless in Northern Ireland, according to the reason for their application. At the end of each financial year, figures are updated due to end of year reporting to include those who presented as homeless who were not on the system at the time the quarterly figures were produced. This can result in an update to figures for the entire financial year.

Table 2.2 reports quarterly statistics on households presenting as homeless in Northern Ireland, by household type. At the end of each financial year, figures are updated due to end of year reporting to include presenters who were not on the system at the time the quarterly figures were produced. This can result in an update to figures for the entire financial year.

Table 2.3 reports on all those who presented as homeless and who were accepted as Full Duty Applicants (FDA) in Northern Ireland, according to the reason for their application. At the end of each financial year, figures are updated due to end of year reporting. Those applicants who applied for FDA status in one quarter but were not accepted until a subsequent quarter are picked up in the end of year report. This can result in an update to figures for the entire financial year due to the redistribution of those not accepted as FDA in the same quarter they presented.

Data are recorded by the Housing Executive in its Housing Management System (HMS), on a daily basis.

The information provided in the tables allows users to assess the level of homelessness in Northern Ireland, the reason for homelessness and those affected. Users include the Department for Communities in Northern Ireland (DfC) and other government departments, the Housing Executive, elected representatives, councils, agencies, charities, voluntary sector organisations and the private sector.

*Accessibility and clarity*

Tables are published each quarter in the *Northern Ireland Housing Bulletin*, where it is available in PDF, Excel and Word format. Requests for the information in different formats can be made by contacting the Department for Communities. Supporting and/or additional information may be available on request from the Housing Executive.

*Accuracy*

Reports on the status of homelessness presentations are extracted from the Housing Management System for specified date parameters through Crystal Reports. The Housing Executive acknowledges that some errors may occur due to the inputting of incorrect data, but carefully checks all data that are to be published, to provide a high level of quality assurance. Users should be aware that figures are extracted from a live database on a specific date.

The Housing Executive would note that the Q1, Q2 and Q3 data submission for 2020/21 has been subject to significant variation from previous quarters and this can be directly attributed to the impact of COVID-19. As a comparison, there was a total of 12,854 presentations in Q1, Q2 and Q3 of 2019/20 and this has reduced by 7% to 11,676 in Q1, Q2 and Q3 of 2020/21. However, it should be noted that this is a lesser decrease than the 10% decrease reported at the end of Q2, highlighting the fact that presentations are gradually started to rise again with recent figures more consistent with trends during previous years.

The impact of COVID-19 on acceptances has been more pronounced with 8,561 acceptances in Q1, Q2 and Q3 of 2019/20 and this has reduced by 18% to 6,984 in Q1, Q2 and Q3 of 2020/21. Again it should be noted that this is also a lesser decrease than the decrease of 24% reported at the end of Q2. With regards to acceptances it should be noted that in some cases social distancing guidance has meant that third party evidence may not be immediately available as home visits have not been possible leading to some decisions being delayed but the Housing Executive will ensure our statutory duty around the provision of temporary accommodation until a decision is reached is adhered to. The data on temporary accommodation shows a significant increase and this is directly related to COVID-19 with demand increasing since lockdown arrangements were implemented on 23rd March. With these figures in mind the Housing Executive would request that this data update notes the impact of COVID-19 in any accompanying narrative.

*Timeliness*

Homelessness statistics are published on a quarterly basis in the Northern Ireland Housing Bulletin. A wider range of homelessness statistics are published on an annual basis in the Northern Ireland Housing Statistics publication. The change to a new operational Housing Management System in July 2011 meant that homelessness statistics were not available for the last three quarters in 2011-12.

*Coherence & comparability*

Table 2.1

Data from July 2011 onwards are not directly comparable with previous figures. Data migration issues and coding variations following the introduction of a new operational Housing Management System (HMS) meant that no data on reason for presentation was recorded for 3731 cases in 2011-12 and 835 cases during April-June 2012. For the period July-September 2012 onwards data migration is no longer an issue. Keying variations accounted for some of the missing data, but the majority related to three possible outcomes – where the case was rejected, cancelled or concluded. While the data captured through the HMS are essentially the same as those captured by the PRAWL system, data migration and coding variations in the period following the change of systems have had a small impact on the comparability of homelessness statistics. Hence figures from July 2011 onwards are not directly comparable with those reported in previous years.

Users should note that the intimidation category has been renamed from ‘intimidation (civil disturbance)’. However, the data definition has not changed. The intimidation category includes those intimidated due to anti-social behaviour, paramilitarism, sectarianism, racial abuse, sexual orientation or disability.

Table 2.2

Data from July 2011 onwards are not directly comparable with previous figures. The Housing Management System (HMS) went live in July 2011, replacing the previous ‘PRAWL’ information management system. While the data captured through the HMS are essentially the same as those captured by the PRAWL system, data migration and coding variations in the period following the change of systems have had a small impact on the comparability of homelessness statistics. Hence figures from July 2011 onwards are not directly comparable with those reported in previous years. Users should note that in 2016/17 the mid-year introduction of an additional field in HMS for staff to record presenting reason had an impact on the specification of statistical reports. This resulted in some data issues at yearend which included an increase in the 'no data' category. We will continue to monitor the reports going forward.

Table 2.3

Data from July 2011 onwards are not directly comparable with previous figures due to the introduction of the new computer-based Housing Management System and the change in outcomes of homeless applications. Prior to the introduction of the new system three outcomes for homeless applications were recorded: ‘awarded priority status’, ‘not homeless’, and ‘homeless but not awarded priority status’. The new system allows a fuller range of potential outcomes – eight in total – to be recorded of which ‘accepted as full duty applicant’ is one. Table 2.3 previously included a breakdown of the ’awarded priority status’ outcome and now includes a breakdown of the ‘accepted as full duty applicant’ outcome.

While the strict meaning of ‘accepted as full duty applicant’ is essentially the same as ‘awarded priority status’, the greater range of potential outcomes means that it may be misleading to make direct comparisons between the published figures from July 2011 onwards and those for previous years/quarters.

Homeless figures for the period April 2010 to June 2011 include those Homeless Households accepted as Full Duty Applicants who were subsequently discharged. Following the introduction of the new Housing Management System (HMS) however discharged cases were not included in figures for July 2011 onwards in reports prior to the January – March 2013 bulletin. Figures for 2012-13 onwards include those Full Duty Applicants who were subsequently discharged.

It has not been possible to revise figures for the last 3 quarters of 2011-12 and hence the overall total for that year due to the introduction of the new HMS and keying variations. Due to this inconsistency in the time series, figures for 2011-12 are not directly comparable with other years.

Users should note that the intimidation category has been renamed from ‘intimidation (civil disturbance)’. However, the data definition has not changed. The intimidation category includes those intimidated due to anti-social behaviour, paramilitarism, sectarianism, racial abuse, sexual orientation or disability.

Homelessness data from other parts of the UK can be accessed using the following links:

England: [England Homelessness Statistics](https://www.gov.uk/government/collections/homelessness-statistics).

Scotland: [Scotland Housing Regeneration](http://www.scotland.gov.uk/Topics/Statistics/Browse/Housing-Regeneration/RefTables).

Wales: [Wales homelessness statistics and research](https://statswales.gov.wales/Catalogue/Housing/Homelessness)

# SECTION 3. OWNER OCCUPIED HOUSING DEMAND

## Northern Ireland House Price Index

The Covid-19 pandemic and resulting lockdown measures delayed the publication of the NI House Price Index for Q2 2020 from August 2020 to September 2020. The publication has now returned to its usual quarterly cadence. Please see [COVID-19 and the publication of House Price Statistics](https://www.finance-ni.gov.uk/articles/covid-19-and-publication-house-price-statistics) for more information.

The Northern Ireland House Price Index is published quarterly by Land & Property Services (LPS) approximately 6 weeks after the end of the quarter. House Price Index (HPI) is designed to provide a measure of change in the price of a standardised residential property sold in Northern Ireland. The index uses information on all verified residential property sales as recorded by HM Revenue & Customs. The report and detailed statistics are available at [Northern Ireland House Price Index](https://www.finance-ni.gov.uk/topics/statistics-and-research/ni-house-price-index)

The Northern Ireland House Price Index achieved National Statistics status on 18 September 2018. National Statistics status means that official statistics meet the highest standards of trustworthiness, quality and public value.

The detailed methodology behind the NI House Price Index is given in the following report: [NI House Price Index Methodology Report](https://www.finance-ni.gov.uk/publications/lpsnisra-ni-house-price-index-methodology-report)

Data used to compile the NI House Price Index has been assessed in accordance with the Office for Statistics Regulation’s [Quality Assurance of Administrative Data (QAAD) toolkit](https://www.statisticsauthority.gov.uk/monitoring-and-assessment/monitoring/administrative-data-and-official-statistics/). This measure should reassure users that the quality of the source data is monitored and fit for purpose. More information on the data sources and the assessment can be found at [UK House Price Index Quality Assurance of Administrative Data](https://www.gov.uk/government/publications/about-the-uk-house-price-index/uk-house-price-index-quality-assurance-of-administrative-data)

A quality report for the NI House Price Index, based on the [nine quality dimensions of the European Statistical System](https://ec.europa.eu/eurostat/en/web/products-manuals-and-guidelines/-/ks-gq-19-006), is available at: [Northern Ireland House Price Index Data Quality Report](https://www.finance-ni.gov.uk/publications/ni-house-price-index-data-quality-report/)

The Northern Ireland House Price Index is the NI component of the single official UK House Price Index (HPI) (launched in June 2016). The UK HPI is published by HM Land Registry (England & Wales) on behalf of the four producers of official statistics (Office for National Statistics, HM Land Registry, Registers of Scotland and Land & Property Services NI). Official statistics on property prices are now comparable across the UK.

[Single Official UK House Price Index](https://www.gov.uk/government/collections/uk-house-price-index-reports)

There are a number of other UK and Northern Ireland house price indices. They are not comparable to the Northern Ireland House Price Index or the official UK House Price Index due to differences in data sources and methodology, but are given below for reference.

* [Halifax House Price Index (UK)](https://www.halifax.co.uk/media-centre/house-price-index.html)
* [Nationwide House Price Index (UK)](http://www.nationwide.co.uk/hpi)
* [Ulster University House Price Index](http://www.rpp.ulster.ac.uk/housing-index.php)

## NHBC New Dwelling Sales and Prices

Data for new house sales and prices is derived from information provided by solicitors to the National House Building Council (NHBC).

NHBC’s primary purpose is to help raise standards to protect homeowners. NHBC is an independent non-profit distributing company, reinvesting all resources in further research and work to improve the construction standard of new UK houses for the benefit of homeowners. For more information refer to the following link: [NHBC](http://www.nhbc.co.uk/)

NHBC data relating to other parts of the UK is available in the Housing Market Report which is produced by the NHBC and the Home Builders Federation. It is available by subscription using the following link:

[NHBC Housing Market Report](https://www.nhbc.co.uk/builders/products-and-services/housing-market-report).

**Data Quality**

The following quality information relates to tables 3.4 and 3.5.

*Data*

NHBC collects information on all new-build properties registered for NHBC’s New-Build and Self-Build warranty products. NHBC provides the warranty on approximately 80% of new homes built in the UK.

*Data Source*

Builders, on registering their intention to build a property, state the anticipated selling price of the property, which is entered on NHBC’s computer system.

Once the property is sold, the purchaser’s solicitor notifies NHBC of the sale and states the actual selling price by completing an ‘Acceptance of Cover’ form; either entering the information on-line or by completing and returning a paper form, which will then be entered on the system by NHBC staff. Reports are run on a quarterly basis to bring back the information on selling price of properties sold in Northern Ireland within the time period.

*Data Downloads*

Reports are run against the database to identify all properties sold in Northern Ireland during the relevant time period that have a purchase price entered on the system. The following checks are carried out on the data returned: (i) reliability of data using logic checks; (ii) checking that variables fall within accepted ranges; and (iii) querying any large discrepancies between anticipated and actual selling price.

*Data Validation*

NHBC acknowledges that some errors may occur due to the inputting of incorrect data. By careful checking of the data most possible errors are identified, investigated and amendments made where necessary. This validation includes identifying inaccuracies such as missing information or data that may have been keyed incorrectly. Reliance is placed however, on the date of legal completion (date of sale) being entered correctly on the system. Any amendments necessary are made on the system and checks are carried out to confirm that they have been done.

*Data Extract*

Data for new house sales and prices are provided on a quarterly basis. Quarterly data is combined in Table 3.4 to produce yearly figures. Quarterly statistics are produced from the latest available data. Two tables are provided; the first is a re-run of the previous quarter in order to pick up any late on-line entries or paper forms returned by the solicitors. The second table covers the most recent quarter.

In order to ensure that as many ‘Acceptance of Cover’ forms as possible are either entered on-line or manually completed and received from the solicitors for properties sold in the time period, these tables are scheduled for issue approximately six weeks after the period that the most recent table relates to. Due to the time lag in publication, the yearly total for new house sales and prices uses the re-run quarterly data supplied.

*Quality Assurance*

The data is thoroughly checked and any anomalies investigated prior to issue in order to provide a high level of quality assurance. Nevertheless, as the figures are extracted from a live database on a particular date, figures may change due to late notification from solicitors. Although a re-run of the previous quarter is supplied, alongside the data for the most recent quarter, any data from notification provided after the re-run will not be captured.

*User Needs*

NHBC welcomes any request for additional information and the requirements would be fully discussed to determine whether the data is available.

*Comparability*

The time series of data in Table 3.4 are directly comparable over time as the methods of collecting the data have not changed.

From April – June 2014 Local Government Districts (LGD) have been assigned to new dwellings by matching the dwelling postcode with the Northern Ireland Central Postcode Directory. In previous quarters the LGD stored on the NHBC database was used. These LGDs were either provided by builders or determined manually by NHBC staff referencing maps on the internet. Matching with the Central Postcode Directory is considered to provide a more accurate breakdown by LGD.

*Timeliness*

Data is provided to Professional Services Unit DfC on a quarterly basis. The submission dates being the end of January (re-run of Q3 and first run of Q4), April (re-run of Q4 and first run of Q1), July (re-run of Q1 and first run of Q2) and October (re-run of Q2 and first run of Q3). Where: Q1=Jan to Mar, Q2=Apr to Jun, Q3=Jul to Sep and Q4= Oct to Dec.

*General Data Trends*

It is not possible to make specific comments on the data that is supplied as it relies on solicitors informing NHBC of the sale in a timely manner, and it is possible that NHBC is notified many months after the sale of the property, or maybe not at all.