

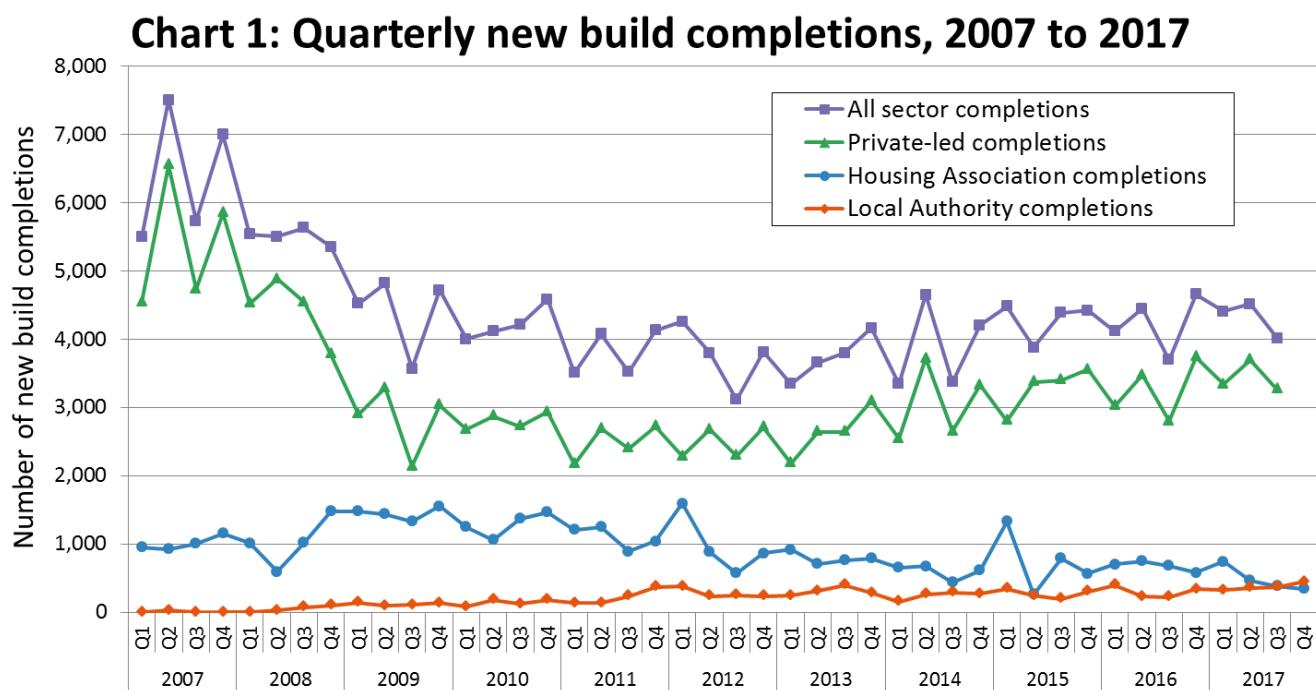
PEOPLE, COMMUNITIES AND PLACES

Housing Statistics for Scotland Quarterly Update (published 13 March 2018)

This quarterly statistical publication provides information on recent trends in:

- **New build housing starts and completions** by sector (up to end September 2017, with more up-to-date social sector information available up to end December 2017)
- **The Affordable Housing Supply Programme** (up to end December 2017)
- **Local authority house sales including Right to Buy** (up to end September 2017)

Background information including Excel tables and an explanatory note on the Quarterly Housing Statistics can be found in the [Housing Statistics webpages](#).



Key Points

New Build Housing – All Sectors

There were 4,018 **new build homes completed** between July and September 2017; a 9% increase (316 homes) on the same quarter in 2016. This brings the total for the year to end September 2017 to 17,601, up 5% (908 homes) compared to the 16,693 completed in the previous year.

There were 4,081 **new build homes started** between July and September 2017, 18% less (884 homes) than the same quarter in 2016. This brings the total for the year to end September 2017 to 19,440 which is up by 9% (1,536 homes) compared to the 17,904 homes started in the previous year.

New Build Housing – Private-led Housing

Between July and September 2017, 3,263 **private sector led homes** were **completed**; 17% more (464 homes) than the same quarter in 2016. This brings the total for the year to end September 2017 to 14,041 which is 9% more (1,194 homes) than the 12,847 completions in the previous year.

There were 3,146 **private sector led starts** between July and September 2017, down 14% on the same quarter in 2016. This brings the total for the year ending September 2017 to 13,591, which is 6% (805 homes) more than the 12,786 starts in the previous year.

New Build Housing – Social Sector Housing (Housing Association and Local Authority combined)

There were 755 **social housing completions** between July and September 2017; 16% less than the same quarter in 2016. This brings the total for the year to end September 2017 to 3,560. This is a 7% decrease on the 3,846 social sector completions in the previous year.

Meanwhile, 935 **social sector homes** were **started** between July and September 2017; 29% less than the same quarter in 2016. This brings the total for the year to end September 2017 to 5,849. This is a 14% increase on the 5,118 social sector starts in the previous year.

More up-to-date figures show that, between October and December 2017, 788 social sector homes were completed (14% fewer than the 919 completions in the same quarter in 2016), and 1,267 were started (13% more than the same quarter in the previous year). This brings the total completions for the 12 months to end December 2017 to 3,429 (a 12% decrease on the 3,897 social sector homes completed in the previous year). Total starts over the 12 months to end December 2017 are now at 5,996 (17% more than the 5,123 started in the previous year).

New Build Housing – Housing Association Homes

There were 386 **housing association completions** between July and September 2017, 43% less than the 681 completions in the same quarter in 2016. This brings the total for the year to end September 2017 to 2,169, a 19% (525 homes) decrease on the 2,694 completions over the previous year.

There were 540 **housing association approvals** between July and September 2017; 34% less than the 817 approvals in the same quarter in the previous year. This brings the total for the year to end September 2017 to 4,743. This is an increase of 33% (1,180 homes) on the 3,563 approvals in the previous year.

More up-to-date figures show that a total of 340 Housing Association homes were completed between October and December 2017, 41% (240 homes) fewer completions than in the same period in the previous year. This brings the total completions for the 12 months to end December 2017 to 1,929, which is a decrease of 29% on the 2,707 homes completed in the previous year. A total of 718 Housing Association homes were approved between October and December 2017, 17% less than the 860 approvals in the same quarter in 2016. This brings the total approvals for the 12 months to end September 2017 to 4,601, a 26% increase on the 3,638 approvals in the previous year.

New Build Housing – Local Authority Homes

There were 369 **local authority completions** between July and September 2017, which is 66% more than the number that were completed in the same quarter in 2016. This brings the total for the year ending September 2017 to 1,391. This is a 21% (239 homes) increase on the 1,152 completions the previous year.

There were 395 **local authority starts** between July and September 2017; 21% lower than the number in the same quarter in 2016. This brings the total for year ending September 2017 to 1,106. This is a 29% (449 homes) decrease on the 1,555 starts in the previous year.

More up-to-date figures show that, between October and December 2017, 448 local authority houses were completed (32% more homes than the same quarter in the previous year), and 549 were started (more than double the 260 homes started in the same quarter in the previous year). This brings the total completions for the year to end December 2017 to 1,500, which is 26% more than the previous year. Total starts for the 12 months to end December 2017 now stands at 1,395 which is a decrease of 6% on the 1,485 local authority homes started in the previous year.

Affordable Housing Supply – up to end December 2017

Affordable Housing Supply Programme (AHSP) statistics reflect the broader supply of affordable homes (i.e. for social rent, affordable rent and affordable home ownership) and include off-the-shelf purchases and rehabilitations as well as new builds.

The latest statistics for the year to end December 2017 show that **affordable housing supply completions** have totalled 6,647, down 8% (617 homes) on the previous year. This includes an increase in affordable home ownership completions (up by 9% or 156 homes), but with decreases in social rent completions (down by 9% or 409 homes) and affordable rent completions (down by 34% or 364 homes).

There were 9,552 **affordable housing approvals** over the year up to end December 2017, up by 7% or 600 homes compared to the previous year. This includes increases in social rent approvals (up by 7% or 422 homes), affordable rent approvals (up by 1% or 17 homes), and affordable home ownership approvals (up by 8% or 161 homes).

There were 9,422 **affordable houses started** in the year to end December 2017, up by 12% or 1,036 homes compared to the previous year. This includes increases in social rent starts (up by 17% or 878 homes), affordable rent starts (up by 9% or 102 homes), and affordable home ownership starts (up by 3% or 56 homes).

Quarterly affordable housing supply statistics are used to inform the Scottish Government target to deliver 50,000 affordable homes, including 35,000 homes for social rent, over the period 2016/17 to 2020/21.

Local Authority Right to Buy Applications and Sales

The Right to Buy scheme closed to all new applicants on 31 July 2016, therefore there have been no **Right to Buy applications** made during the last year (October 2016 to September 2017). Throughout the final year of the scheme (the year to end September 2016) there were 9,060 applications made, more than double the 3,890 applications that were made in the previous year to end September 2015. This increase is likely to have been because this was the last chance for social housing tenants with an entitlement to exercise their Right to Buy before the scheme closed.

It can take a period of time for applications to be processed and for sales to be made, and therefore **Right to Buy sales** are still being recorded. In the latest available quarter, July to September 2017, there were 587 Right to Buy sales, 18% less than the 716 sales in the same quarter in the previous year, and also 25% less than the 787 sales in the previous quarter, April to June 2017. It is expected that sales will continue to fall further in future quarters as the number of applications remaining in the system falls.

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New Build Housing – All sectors

The new-build section of this document provides figures on the number of homes started (when the foundations are begun) and completed (when a building inspector deems the property complete).

Figures are presented for homes built on privately led (referred to throughout as private sector), local authority led (referred to as local authority sector) and housing association led (referred to as housing association sector) sites. For the private sector the latest information available is for the quarter ending September 2017. Whilst more up-to-date information is available for local authority and housing association new builds, findings for these sectors are mainly presented up to September 2017 to simplify comparisons between sectors.

The figures have not been seasonally adjusted and so commentary tends to compare the latest quarter with the same quarter the previous year. To help with this, Quarter 3 figures (from July to September) have been highlighted in the charts to allow easy comparison over time. Some of the peaks in the number of starts in Quarter 1 each year are due to large numbers of housing association approvals being granted near the end of the financial year.

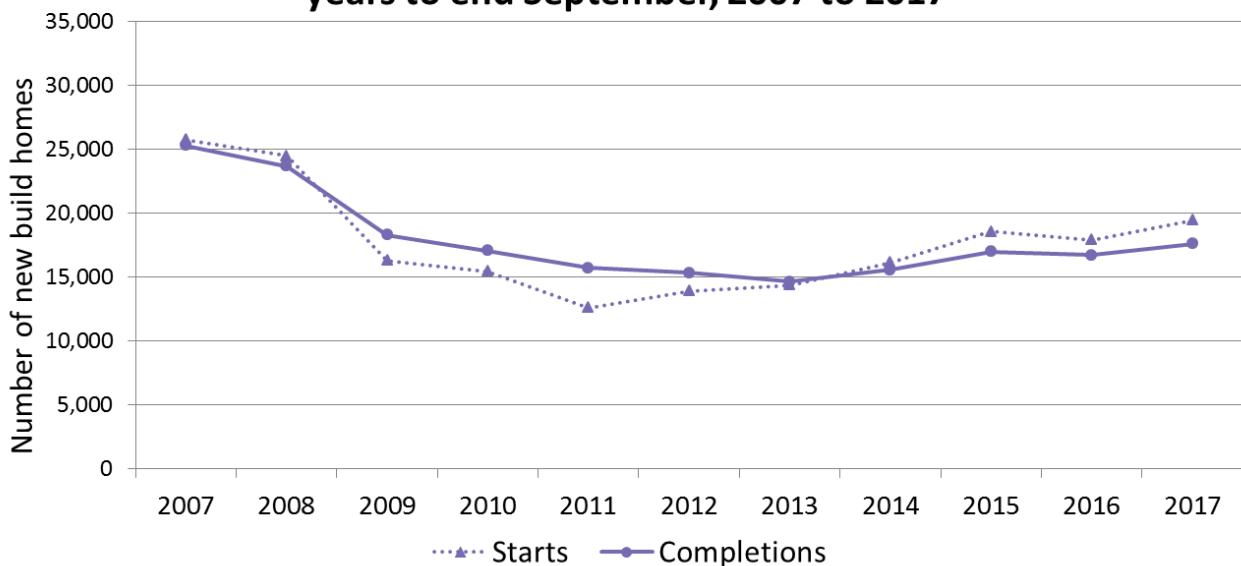
Chart 1 (see page 1) shows the number of private sector, social sector and total new homes completed each quarter since 2007, whilst Charts 2 and 3 (below) show annual and quarterly trends, respectively, in starts and completions across all sectors.

Trends over the last ten years

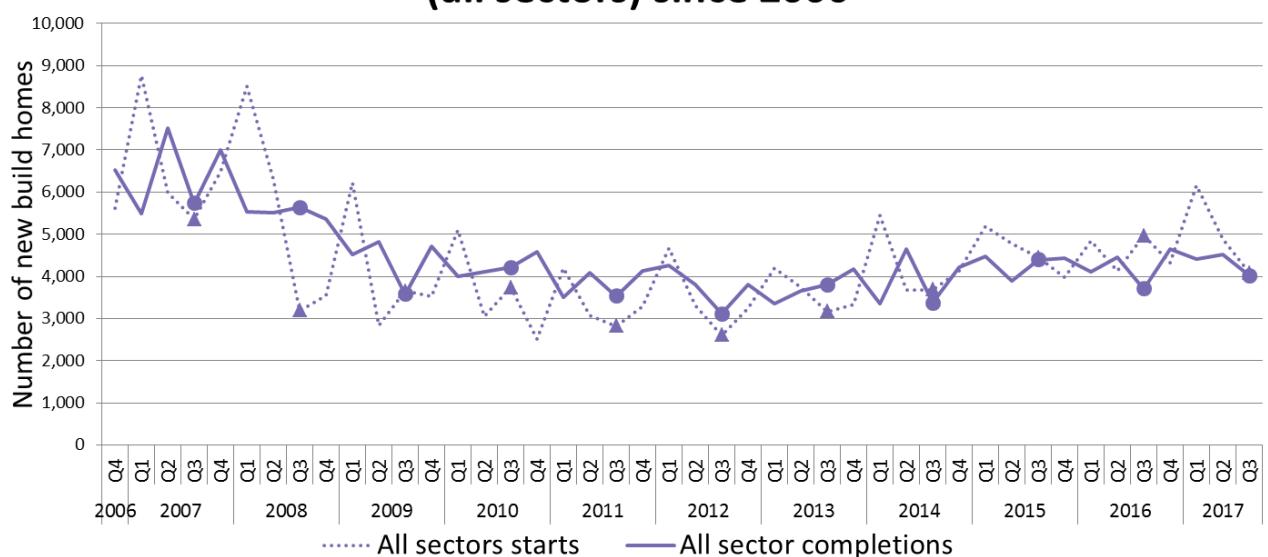
Charts 1 to 3 all clearly show the impact of the recession in the second half of the last decade, with private sector led completions in particular falling throughout 2008 and 2009 (years to end September) due to the financial crisis. Completions for all sectors fell more gradually between 2010 and 2013, after which there have been annual increases seen in every year other than 2016.

The picture on all sector starts has been generally similar to the trends seen in completions, although most of the steep drop following the financial crisis was seen in 2009. Starts have increased every year since 2011, other than 2016.

**Chart 2: Annual all sector new build starts and completions,
years to end September, 2007 to 2017**



**Chart 3: Quarterly new build starts and completions
(all sectors) since 2006**



Trends to end September 2017

There were 4,018 new build homes completed between July and September 2017; a 9% increase on the same quarter in 2016. This brings the total for the year to end September 2017 to 17,601, up 5% (908 homes) compared to the 16,693 completed in the previous year.

There were 4,081 new build homes started between July and September 2017; 18% less than the same quarter in 2016. This brings the total for the year to end September 2017 to 19,440 which is up by 9% (1,536 homes) compared to the 17,904 homes started in the previous year.

Comparison with the rest of the UK from 2007 to 2017

Each of the countries of the UK produces their own statistics on quarterly new build housing starts and completions by tenure, and all use broadly consistent definitions. These new build statistics for each of the countries of the UK, as well as for Great Britain and the UK as a whole can be found here:

<https://www.gov.uk/government/statistical-data-sets/live-tables-on-house-building>.

In addition to this, the Ministry of Housing, Communities and Local Government (MHCLG) also produces an additional annual set of statistics for England on new build homes, as a component part of the 'Housing supply; net additional dwellings, England' set of statistics¹. These statistics are collected on a different basis to the quarterly UK country statistics as local authorities can use a range of data sources to collate these figures rather than solely using building control information. Figures on this for 2016/17 were published on 16 November 2017, and this publication advised that the 'net additional dwellings' should be considered the primary and most comprehensive measure of housing supply in England.

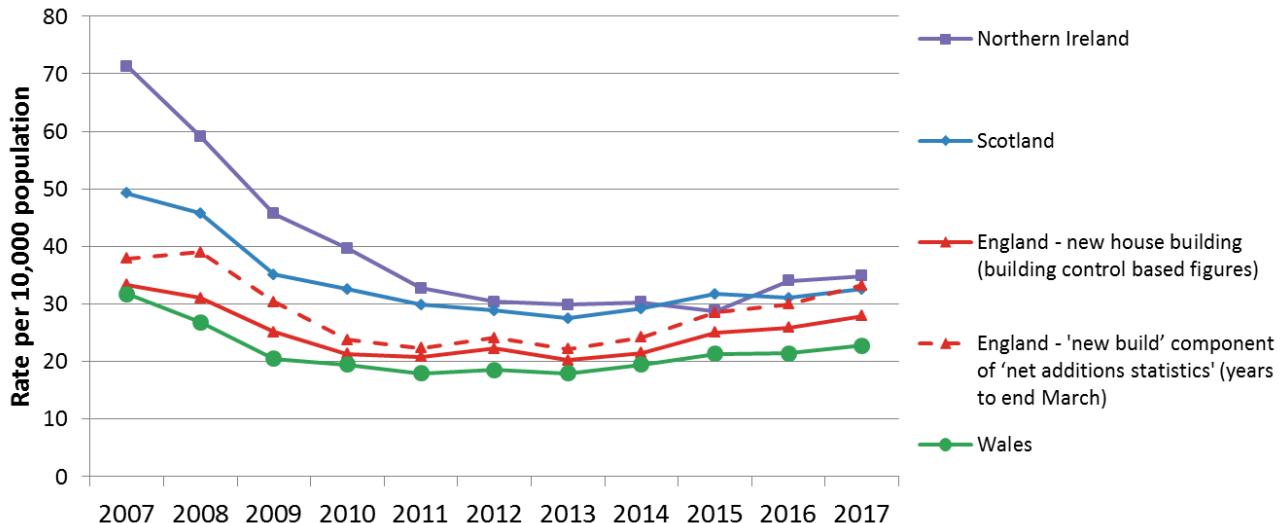
MHCLG have advised that the quarterly new build statistical collection for England, whilst being a useful leading indicator of activity throughout the year, is not currently capturing all new build activity, largely due to difficulties in collecting accurate starts and completions data from independent building inspectors or where building control has been sourced out to strategic partnerships or the private sector. These data issues do not exist in the Scotland quarterly housing statistics, given that all of the 32 local authorities in Scotland directly manage building control and the associated provision of data to the Scottish Government on starts and completions.

As a result of this advice, the new build component figures of the 'net additional dwellings' statistics for England are included in the UK comparisons as an additional set of figures to consider when comparing between countries. However note that the 'net additional dwellings' figures are only available on a financial year basis rather than a quarterly basis, and so there are some differences in the time periods presented.

Chart 4 shows that the rate of house building completions in Scotland has been above that of England and Wales throughout the 2007 to 2016 period (years to end September), however in the latest year, whilst the rate in Scotland (32 per 10,000 population) has been above the comparable quarterly statistics for England (28 per 10,000 population), it has been slightly below the rate of 'net additional dwellings' new builds in England (33 per 10,000 population), although this is measured to year end March. The rate of house building completions in Scotland has been below that of Northern Ireland between 2007 and 2017, except for in 2015.

¹ <https://www.gov.uk/government/collections/net-supply-of-housing>

**Chart 4: New house building as a rate per 10,000 population
for UK countries, years to end September, 2007 to 2017**



Sub-national figures for the year to end September 2017

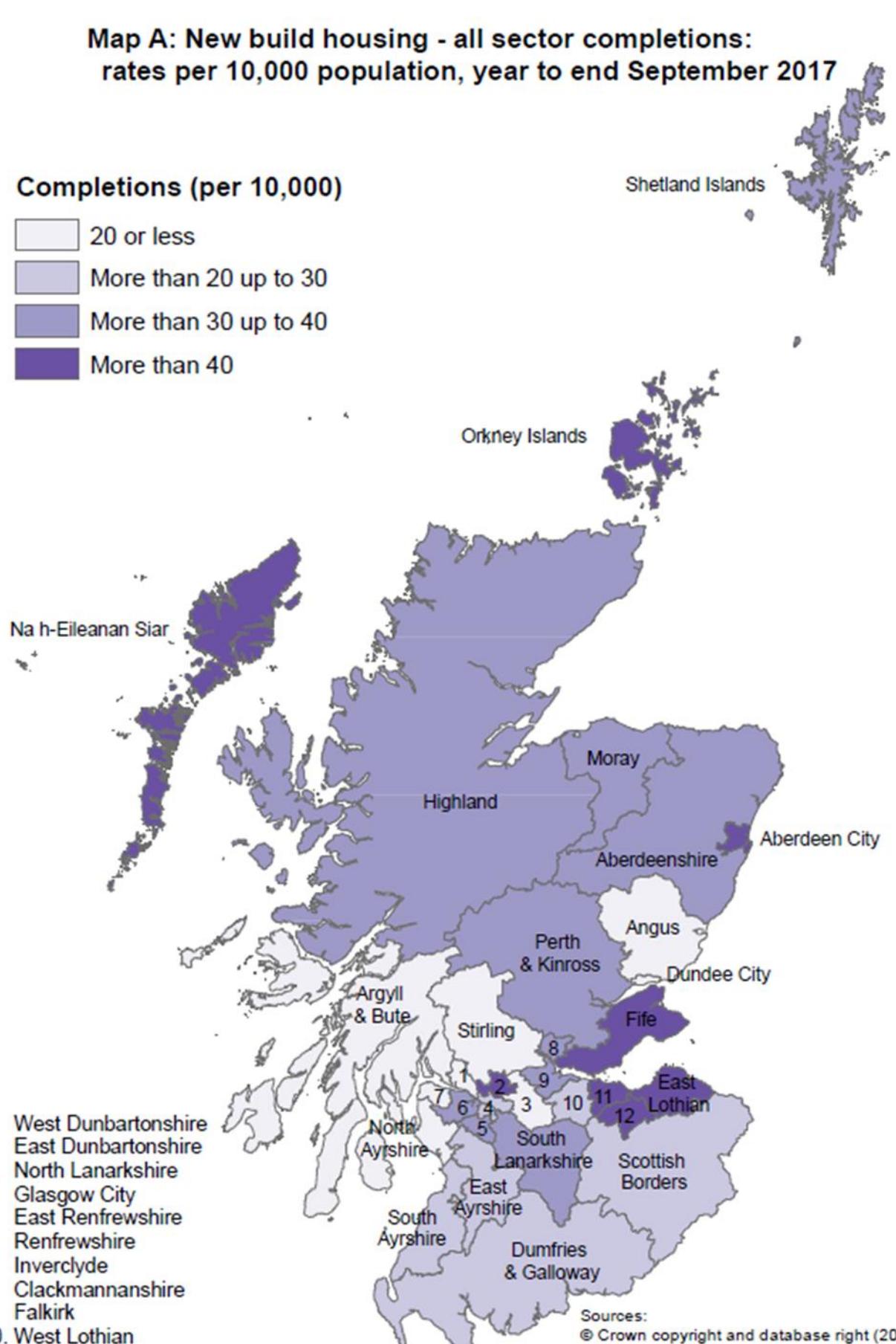
The information on new build housing in Scotland is collected and published at local authority level. Map A, below, shows new house building in the year to end September 2017, as a rate per 10,000 population based on the latest mid-2016 population estimates.

In the year to end September 2017 the highest new build rates were observed in East Lothian, Midlothian, Fife, Orkney, and the City of Edinburgh. The lowest rates were observed in Inverclyde, West Dunbartonshire, North Lanarkshire, and Dundee City.

**Map A: New build housing - all sector completions:
rates per 10,000 population, year to end September 2017**

Completions (per 10,000)

- [Lightest Blue] 20 or less
- [Light Blue] More than 20 up to 30
- [Medium Blue] More than 30 up to 40
- [Dark Blue] More than 40



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New Build Housing – Private-led Housing

The private sector is the biggest contributor to overall house building, accounting for four-fifths (80%) of all homes completed in the 12 months to end September 2017.

Chart 5: Annual private sector led new build starts and completions, years to end September, 2007 to 2017

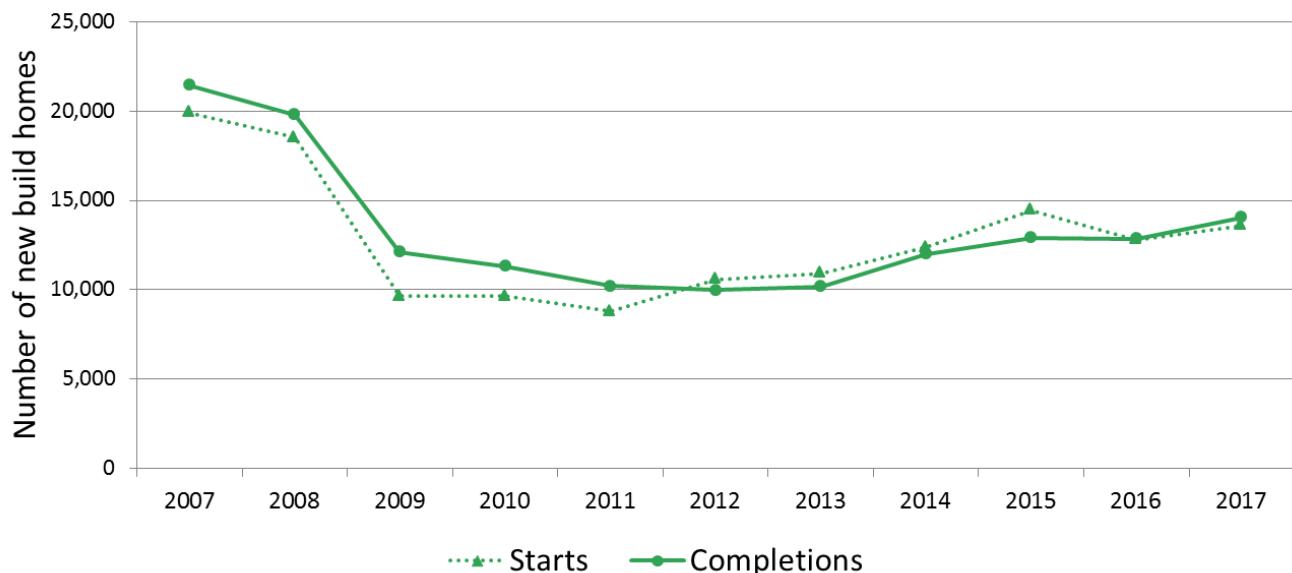
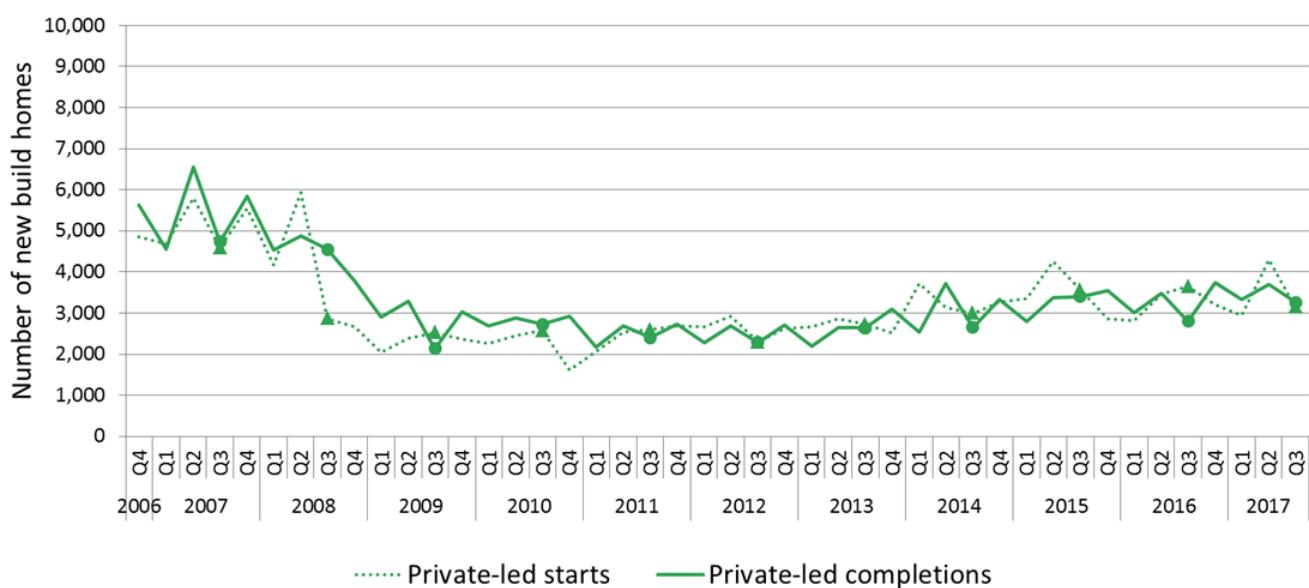


Chart 6: Quarterly new build starts and completions (private-led), since 2006



Trends over the last ten years

In 2007 and 2008 (years to end September) the number of private sector homes started per year were around 18,500 to 20,000, while completions were just under 20,000 to 21,500 per year. Private sector led new build housing was hit particularly hard by the recession. The number of homes completed dropped steeply over the period between 2008 and 2009 then continued to decrease more gradually to under 10,000 in 2012. Since then, the number of homes completed has increased each year, except in 2016, bringing completions in the latest year to just over 14,000 in the year to end September 2017.

In September 2013 the Scottish Government introduced the Help to Buy (Scotland) scheme which has aimed to support buyers purchasing a new build home and to stimulate the house building industry. Following this, the Help to Buy (Scotland) Affordable New Build and Help to Buy (Scotland) Smaller Developers schemes were launched on 21 January 2016. Further information on the schemes, along with monitoring information setting out numbers of sales, is available at <http://www.gov.scot/Topics/Built-Environment/Housing/BuyingSelling/help-to-buy>.

Trends to end September 2017

Between July and September 2017, 3,263 private sector led homes were completed; 17% (464 homes) more than the same quarter in 2016 (see Chart 6). This brings the total for the year to end September 2017 to 14,041, which is 9% (1,194 homes) more than the 12,847 completions in the previous year.

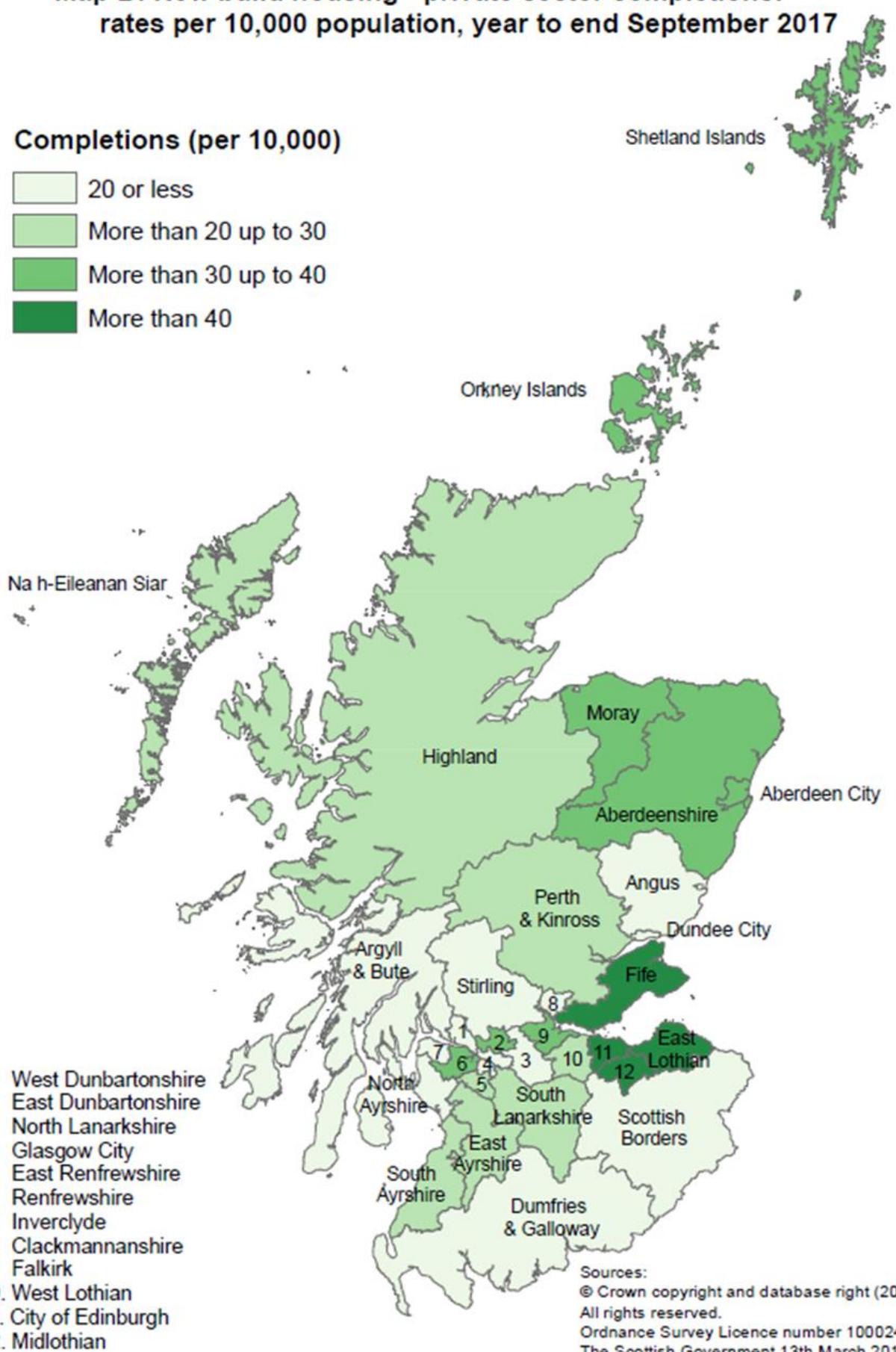
Meanwhile there were 3,146 private sector led starts between July and September 2017, down 14% on the same quarter in 2016. This brings the total for the year ending September 2017 to 13,591, which is 6% (805 homes) more than the 12,786 starts in the previous year.

Sub-national figures for the year to end September 2017

Map B shows the rates per 10,000 head of population (based on the latest mid-2016 population estimates) of private sector led new build completions in each local authority for the year to end September 2017.

The highest completion rates have been in Midlothian, East Lothian, Fife, the City of Edinburgh. The lowest rates meanwhile, have been in West Dunbartonshire, Argyll & Bute, Inverclyde, and Dundee City.

**Map B: New build housing - private sector completions:
rates per 10,000 population, year to end September 2017**



New Build Housing – Social Sector

Social sector housing consists of local authority and housing association housing, and has accounted for a fifth (20%) of all new build homes completed over the 12 months to end September 2017. Social sector figures are collected a quarter ahead of those for the private sector meaning that figures are available up to the end of December 2017. However, to enable easier understanding of how each sector contributes to the all sector totals described previously, figures are also presented for the same time period to end September (although quarterly charts include the latest quarter's data).

The more up-to-date figures for the social sector are presented later in this section.

Chart 7a: Housing Association and Local Authority new build starts and completions, years to end September 2007 to 2017

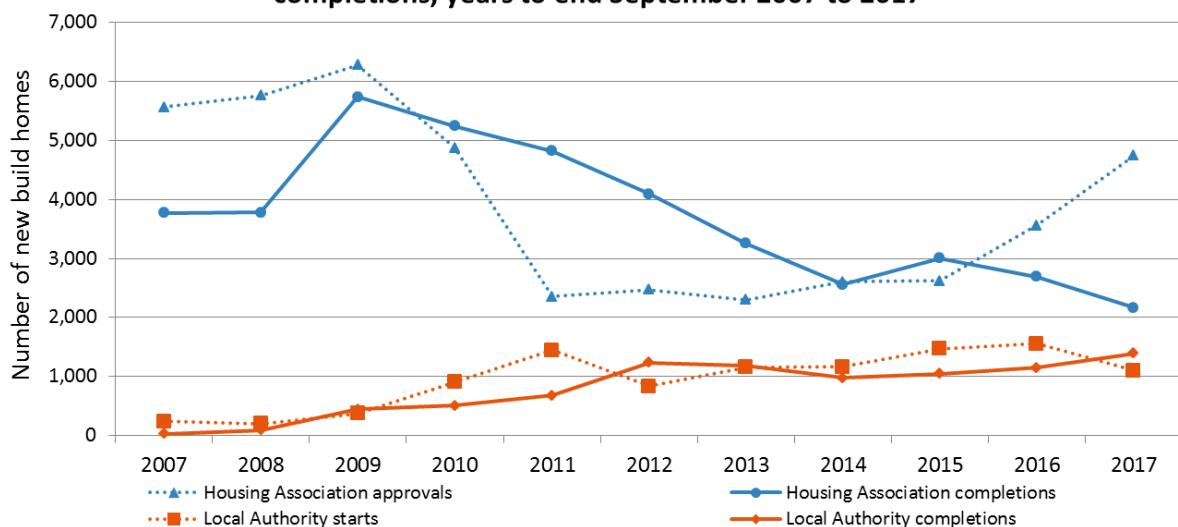
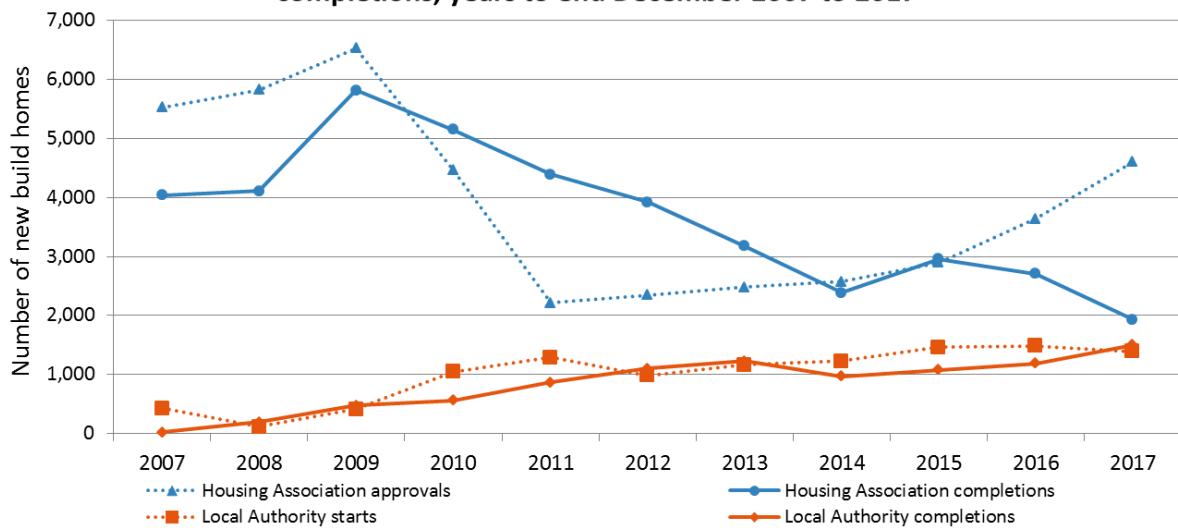
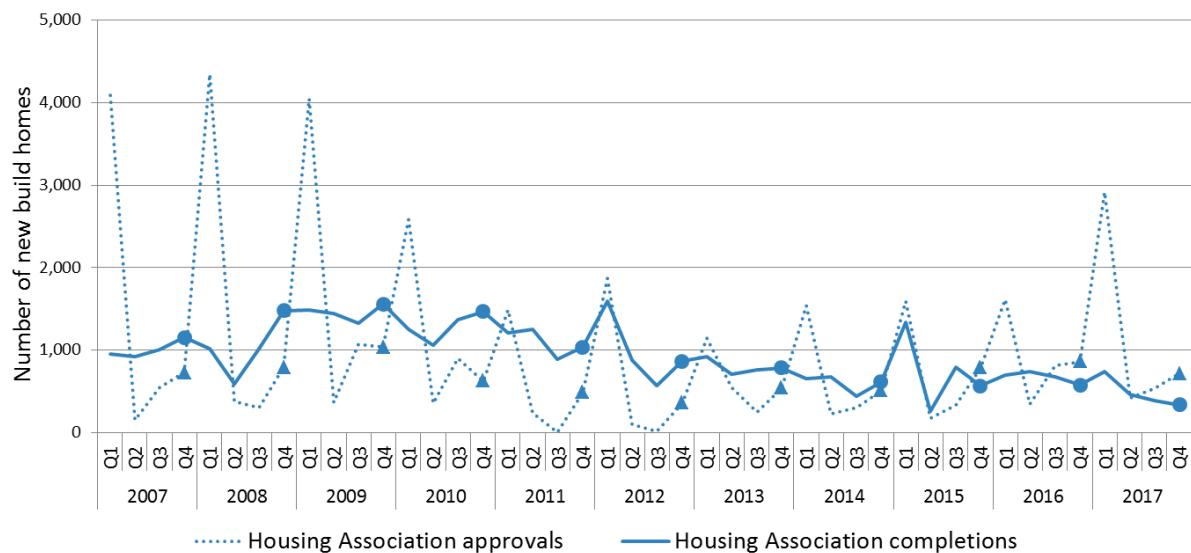


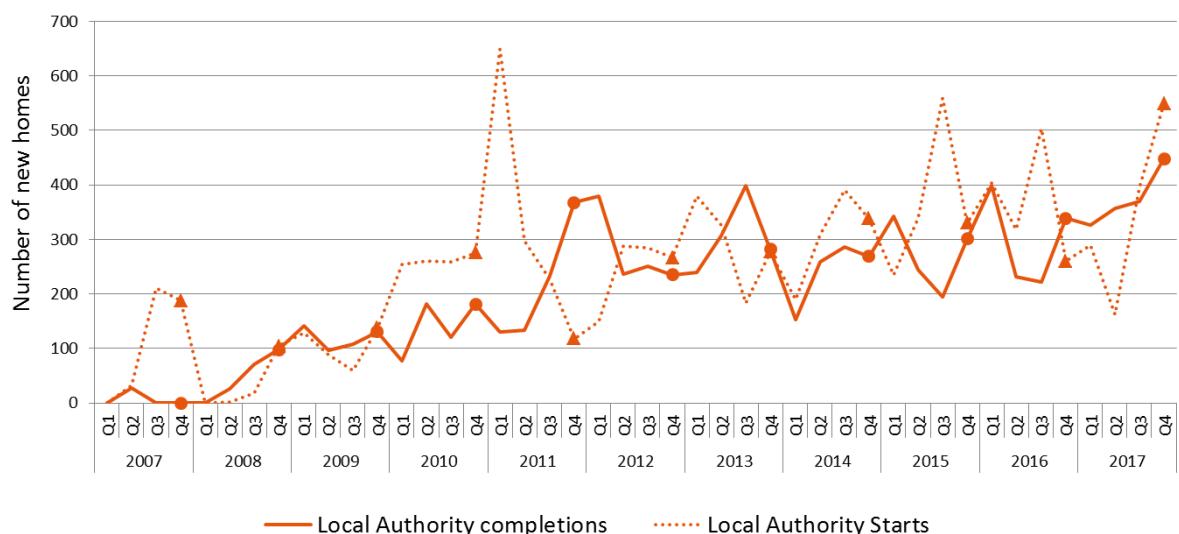
Chart 7b: Housing Association and Local Authority new build starts and completions, years to end December 2007 to 2017



**Chart 8: Quarterly new build approvals and completions
(Housing Associations) since 2007**



**Chart 9: Quarterly new build starts and completions
(Local Authority) since 2007**



Trends over the last ten years

Chart 7a shows the number of local authority and housing association homes started and completed each year (to end September) since 2007, whilst Chart 7b shows the same information but up to end December (the most recent information available). Charts 8 and 9 show quarterly figures for housing associations and local authorities, respectively.

Social sector house building has not followed the same pattern as the private sector over time as the number of homes being built did not suddenly drop in 2008 following the recession.

Between 2007 and 2009 (years to end September) the number of housing association completions increased from just under 3,800 to just over 5,700. Completions have since decreased each year , except for 2015, to just under 2,200 in 2017.

The number of housing association approvals meanwhile decreased from just under 6,300 in 2009 to just over 2,300 in 2011 (years to end September). The figures have since increased each year since then to just over 4,700 in the year ending September 2017, a 33% increase compared with the year to September 2016.

Very few local authority homes were built in 2007 and 2008 (years to end September). The number gradually increased from over 400 in the year ending September 2009 to over 1,200 in the year ending September 2012 and has remained fairly stable since then up until the year ending September 2017. Local Authority housing has accounted for 8% of the total amount of new build homes completed across all sectors in the 12 months to end September 2017.

Trends to end September 2017

There were 755 social housing completions between July and September 2017; 16% less than the same quarter in 2016. This brings the total for the year to end September 2017 to 3,560. This is a 7% decrease on the 3,846 social sector completions in the previous year.

Meanwhile, 935 social sector homes were started between July and September 2017; 29% less than the same quarter in 2016. This brings the total for the year to end June 2017 to 5,849. This is a 14% increase on the 5,118 social sector starts in the previous year.

Sub-national figures for the year to end September 2017

Maps C and D show the rates of housing association and local authority new build completions in each local authority for the year to end September 2017 per 10,000 of the population (based on the latest mid-2016 population estimates). The housing stock of 6 local authorities (Argyll & Bute, Dumfries & Galloway, Glasgow, Inverclyde, Na h-Eileanan Siar and Scottish Borders) has been transferred to housing associations and so these areas do not build new local authority houses.

In the year to end September 2017 rates of housing association new build completions were highest in the Orkney Islands, Clackmannanshire, Na h-Eileanan Siar, and East Lothian, whilst no new housing association houses were built in East Ayrshire, Inverclyde, and Midlothian, Renfrewshire, and South Ayrshire.

Meanwhile local authority new build rates were highest in Fife, Midlothian, East Lothian, and West Lothian. As well as the 6 stock transfer authorities mentioned above, Aberdeenshire, Clackmannanshire, Dundee City, East Renfrewshire, the

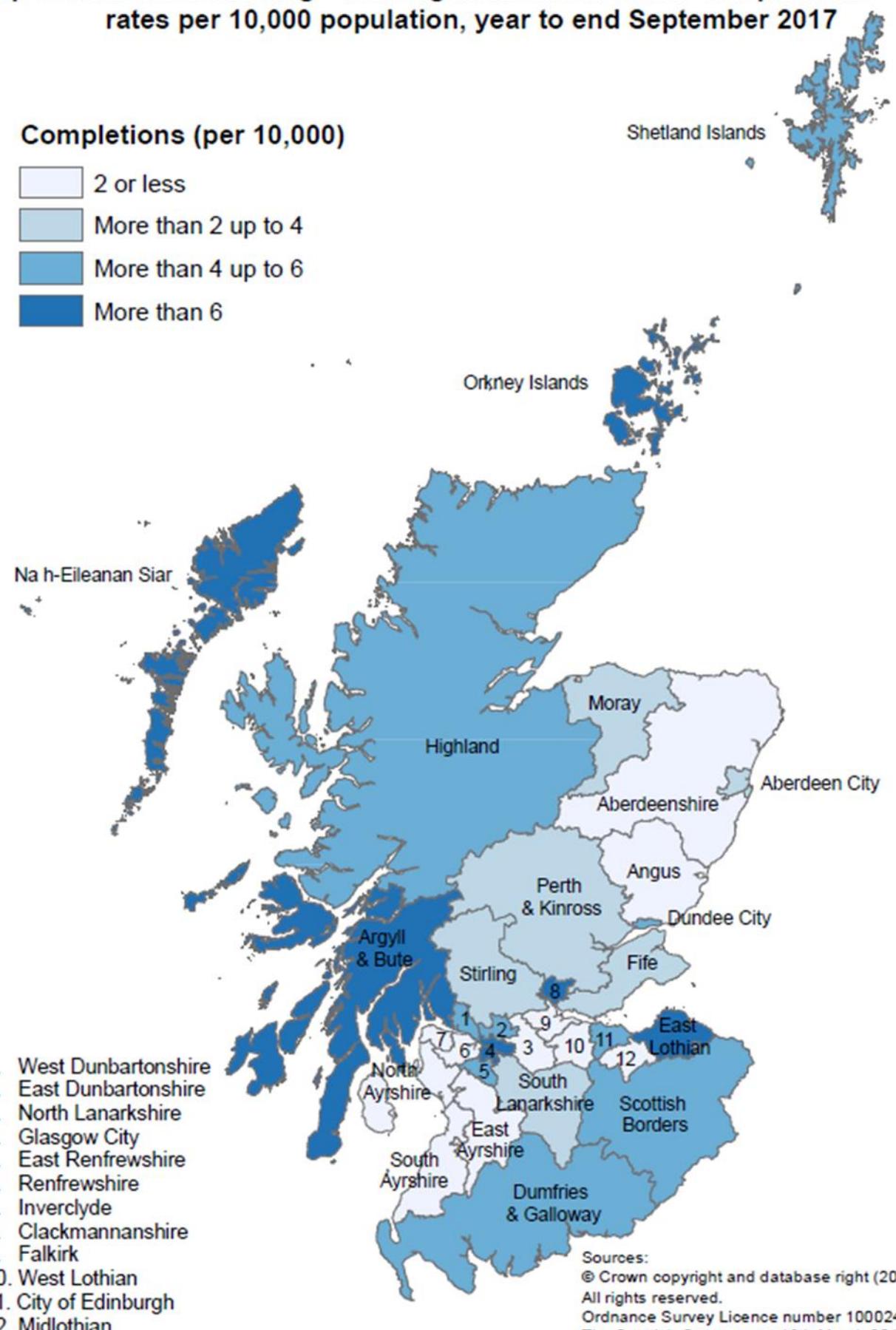
Orkney Islands, Renfrewshire, the Shetland Islands and West Dunbartonshire built no new homes in the year ending September 2017.

Latest data to end December 2017

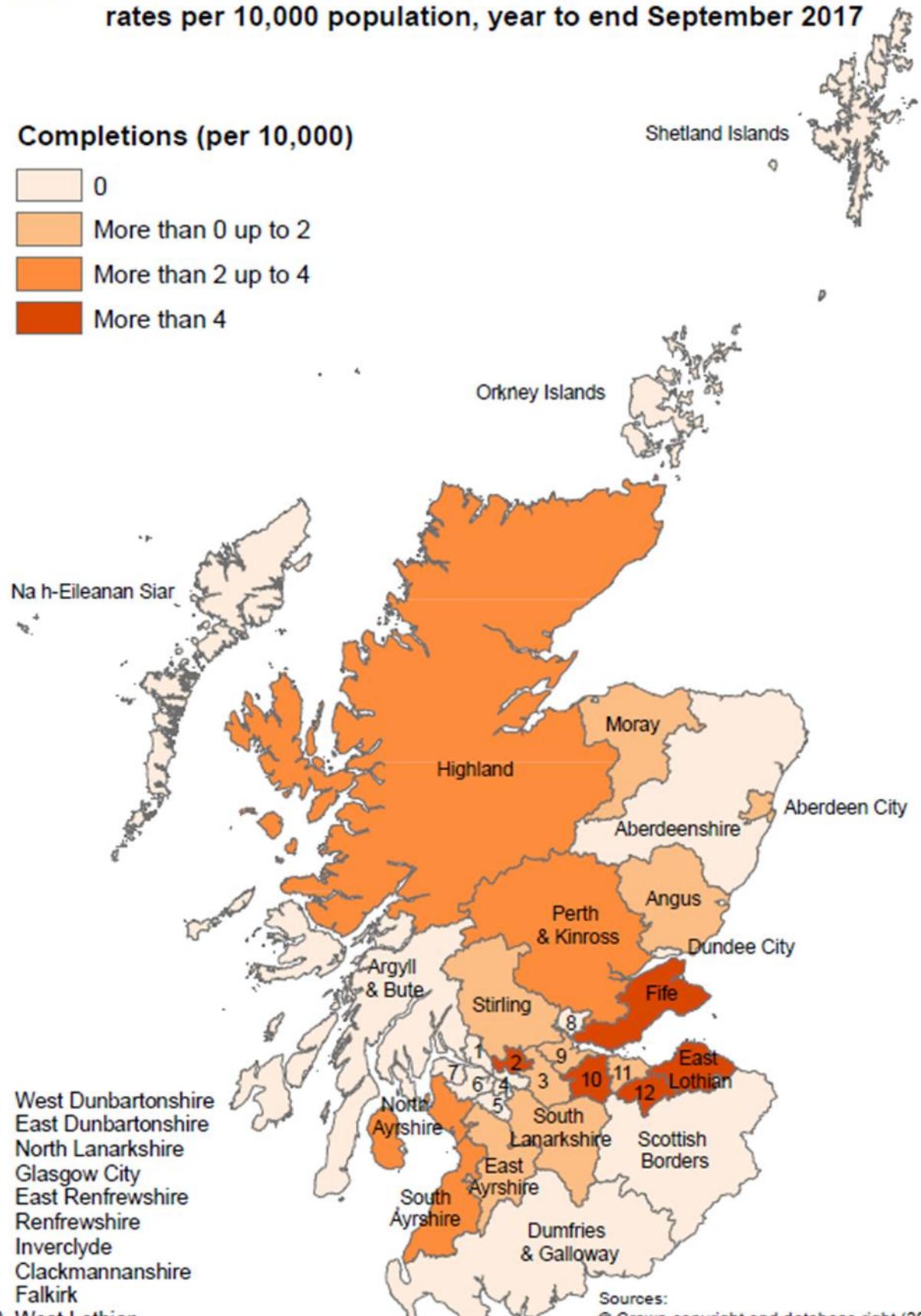
A total of 788 social sector homes were completed between October and December 2017, 14% fewer than the 919 homes completed in the same period in 2016. This brings the total for the 12 months to end December 2017 to 3,429, which is 12% less than the 3,897 completed in the previous year. The decrease in the 12 months to end December 2017 is due to a decrease in Housing Association led completions, which decreased by 29% (778 homes), whereas local authority led completions increased by 26% (310 homes).

Meanwhile, 1,267 social sector homes were started between October and December 2017. This is up by 13% compared to the same quarter in the previous year. This brings the total for the 12 months to end December 2017 to 5,996 which is a 17% increase (873 homes) on the 5,123 starts in the previous year. The increase in the 12 months to end December 2017 is due to Housing Association approvals increasing by 26% (963 homes) whilst Local Authority starts decreased by 6% (90 homes) (see Charts 8 and 9).

**Map C: New build housing - housing association sector completions:
rates per 10,000 population, year to end September 2017**



**Map D: New build housing - local authority sector completions:
rates per 10,000 population, year to end September 2017**



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Affordable Housing Supply up to end December 2017

Affordable Housing Supply Programme (AHSP) statistics reflect the broader supply of affordable homes (i.e. for social rent, affordable rent and affordable home ownership) and include off the shelf purchases and rehabilitations as well as new builds. The social rent new build element of this covers largely the same houses referred to in the social sector new build section of this report. Statistics for the AHSP are available up to the end of December 2017. As a result they have been presented here for the year to end December. This differs from the figures in much of the remainder of this report which cover years to end September.

Changes in the funding programme in 2011 and 2012 impacted on the timing of affordable housing activity as well as the level of activity and this should be borne in mind when making comparisons over time.

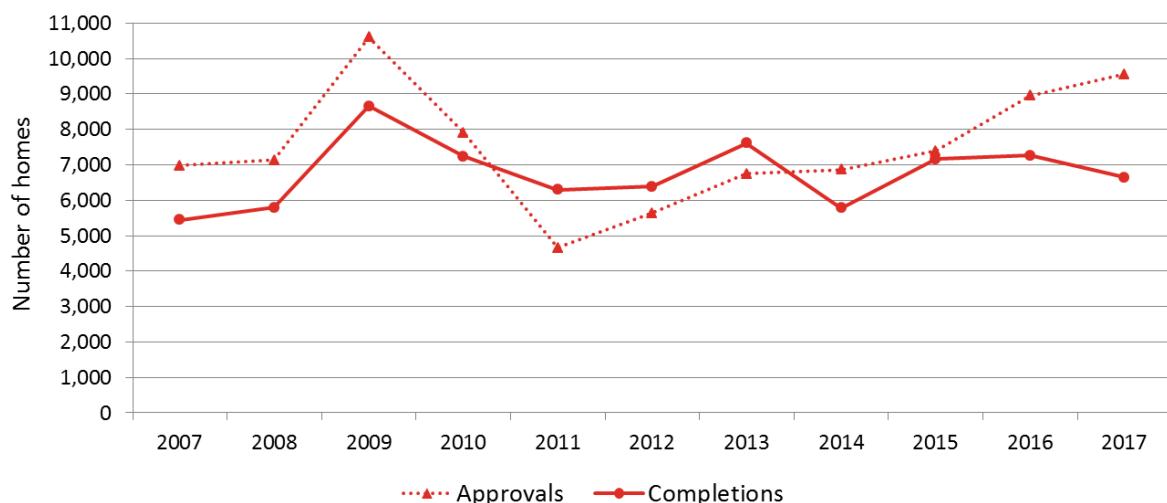
Approvals, starts and completions are all measured for the AHSP. Approval is the point at which funding is granted and, along with completion, is a significant part of the administration process meaning that the data should be of good quality. Starts meanwhile can be recorded at any point in the development, for example when site clearance begins or any point up to the beginning of ground works for foundations. As a result approvals are generally deemed a better measure than starts for AHSP data.

Social Rent includes Housing Association Rent, Council House Rent as well as Home Owner Support Fund Rent.

Affordable Rent includes Mid-Market Rent (MMR), National Housing Trust (NHT) Rent as well as other programmes such as the Empty Homes Loan Fund (EHLF) and Rural Homes for Rent (RHfR).

Affordable Home Ownership includes Open Market Shared Equity (OMSE), New Supply Shared Equity (NSSE), Shared Ownership (LCHO) as well as other programmes such as Home Owner Support Fund Shared Equity.

Chart 10: Annual Affordable Housing Supply Programme (AHSP) approvals and completions, years to end December, 2007 to 2017



A total of 1,601 affordable homes were completed in the quarter between October and December 2017, a decrease of 8%, or 148 homes when compared to the equivalent quarter in the previous year. This brings the total for the year to end December 2017 to 6,647, down 8% on the 7,264 completions in the previous year.

Between October and December 2017 a total of 1,732 affordable homes were approved. This is 376 (18%) less than in the same quarter in the previous year. It brings the total for the year to end December 2017 to 9,552 approvals, up 7% on the previous year.

There were 1,929 affordable homes started in the quarter between October and December 2017, an 8% increase, or 135 more homes than the same quarter last year. This brings the total for the year to end December 2017 to 9,422, up 12% on the 8,386 starts in the previous year.

Chart 11 below shows that total affordable housing supply programme completions decreased by 8% in 2017 (year to end December). In the latest year, social rent completions accounted for 59% of all completions, with affordable rent and affordable home ownership making up 11% and 30% of the total, respectively.

Chart 12 below shows that the total affordable housing supply programme approvals increased by 7% in 2017 (year to end December). In the latest year, social rent approvals accounted for 64% of all approvals, with affordable rent and affordable home ownership making up 14% and 22% of the total, respectively.

Quarterly affordable housing supply statistics are used to inform the Scottish Government target to deliver 50,000 affordable homes, including 35,000 homes for social rent, over the period 2016/17 to 2020/21.

Chart 11: AHSP Completions, years to end December 2007 to 2017

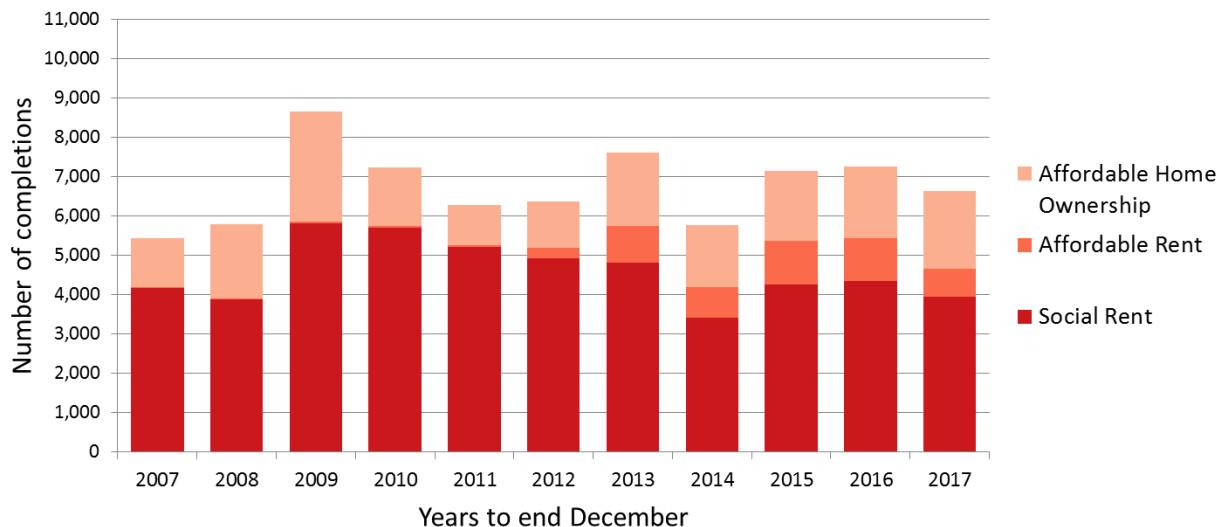
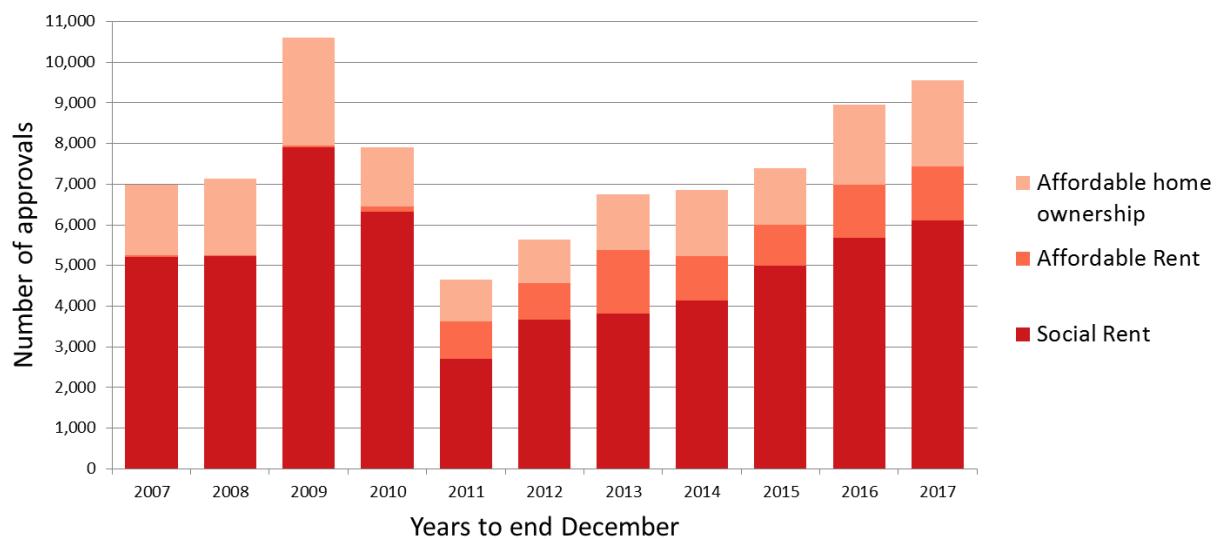


Chart 12: AHSP Approvals, years to end December 2007 to 2017

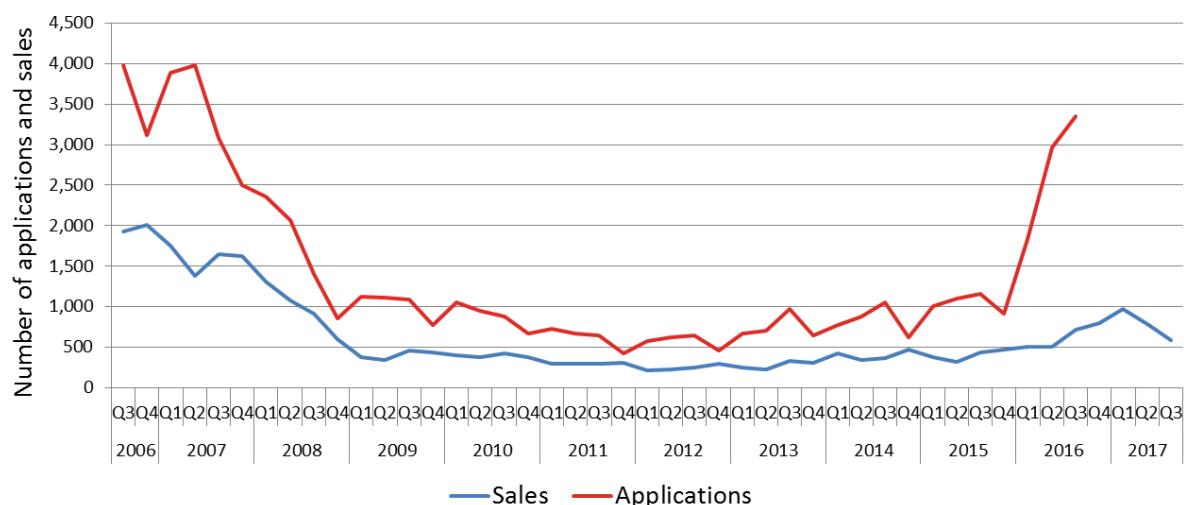


Sales of Local Authority Dwellings to Sitting Tenants (Right to Buy)

Most sales of local authority housing to tenants are sales under Right to Buy although a small number cover other sales such as voluntary sales by local authorities to sitting tenants.

In July 2013 the Scottish Government announced that the Right to Buy scheme was to end for all tenants. Immediately following this announcement the number of applications and the number of sales between July and September 2013 both increased (by 39% and 44%, respectively) compared to the previous quarter.

Chart 13: Local Authority Sales to Sitting Tenants, Quarterly Applications and Sales, 2006 onwards



Note: The Right to Buy scheme closed to all new applicants on 31 July 2016, therefore application figures for 2016 Q3 (July - September) relate to applications for the single month of July 2016 only and there are no applications in subsequent quarters. Sales figures can occur in a period later than that in which the application was made.

The Right to Buy scheme subsequently closed to all new applicants on 31 July 2016, therefore there have been no Right to Buy applications made during the last four quarters (October 2016 to September 2017). Throughout the final year of the scheme (the year to end September 2016), there were 9,060 applications made, more than double the 3,890 applications that were made in the previous year to end September 2015. This increase is likely to have been because this was the last chance for social housing tenants with an entitlement to exercise their Right to Buy before the scheme closed.

It can take a period of time for applications to be processed and for sales to be made, and therefore Right to Buy sales are still being recorded. In the latest available quarter, July to September 2017, there were 587 Right to Buy sales, 18% less than the 506 sales in the same quarter in the previous year, and 25% less than the 787 sales in the previous quarter, April to June 2017. It is expected that sales will continue to fall further in future quarters as the number of applications remaining in the system falls.

Notes

This document should be read along with the [explanation of the statistics](#) which provides information on how the statistics are collected and how they should be interpreted are provided below.

Starts and completions

New build information is provided for starts (when the foundations are begun) and completions (when a building inspector deems the property complete). In general, the number of starts will be a strong indicator of the likely trend in completions over the longer term, but there may well be differences over the short and medium term depending on factors such as the housing market, economic climate, access to finance, and speed of construction. A wide range of factors can influence the length of time it takes for a new private dwelling to be constructed, including the type of property (house, flat etc.), and the overall size of the site. Depending on the size of the site, the average time from start to completion of the entire site can range from anywhere between around 1.5 years to 2.75 years. Individual homes, or blocks of homes, might be completed in shorter timescales if parts of the site are completed in advance of the rest.

Comparing over time

New build figures are not seasonally adjusted and so it's not always appropriate to compare the latest quarter's figure with the previous one. In particular Housing Association approvals tend to peak in Quarter 1 of each year due to the way in which funding is allocated to these projects. This document generally compares the latest quarter's figures with those for the equivalent quarter in previous years or it compares the latest 12 month period with the previous one. For series where there is no obvious seasonal pattern it may also compare with the average quarterly figure over a period of time.

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Designation can be interpreted to mean that the statistics: meet identified user needs; are produced, managed and disseminated to high standards; and are explained well.

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