

Statistical bulletin

# UK House Price Index: August 2015

Monthly house price inflation in the UK, calculated using data from HM Land Registry, Registers of Scotland and Land and Property Services Northern Ireland.

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## Table of contents

1. [Main findings](#)
2. [About this statistical bulletin](#)
3. [House price index UK summary](#)
4. [House price index by country](#)
5. [House price index by region](#)
6. [Average house prices in countries and regions](#)
7. [House price index by type of buyer](#)
8. [House price index by new and pre-owned dwellings](#)
9. [Development of a single, official house price index – progress update](#)
10. [Economic context](#)
11. [Data tables](#)
12. [How are we doing?](#)
13. [Background notes](#)

# 1 . Main findings

- UK house prices increased by 5.2% in the year to August 2015, unchanged from 5.2% in the year to July 2015
- House price annual inflation was 5.6% in England, 0.8% in Wales, 2.9% in Northern Ireland and -0.9% in Scotland
- Annual house price increases in England were driven by an annual increase in the East (8.8%) and the South East (7.4%)
- Excluding London and the South East, UK house prices increased by 4.8% in the 12 months to August 2015
- On a seasonally adjusted basis, average house prices increased by 0.7% between July and August 2015
- In August 2015, prices paid by first-time buyers were 3.8% higher on average than in August 2014
- For owner-occupiers (existing owners), prices increased by 5.8% for the same period

## 2 . About this statistical bulletin

The Office for National Statistics (ONS) House Price Index (HPI), previously published by the Department for Communities and Local Government (DCLG), is a monthly release that publishes figures for mix-adjusted average house prices and house price indices for the UK, its component countries and regions.

The index is calculated using mortgage financed transactions that are collected via the regulated mortgage survey by the Council of Mortgage Lenders. These cover the majority of mortgage lenders in the UK. The HPI complements other measures of inflation published by us such as the consumer price indices, the producer price indices and the services producer price indices.

This statistical bulletin provides comprehensive information on the change in house prices on a monthly and annual basis. It also includes analysis by country, region, type of buyer (first-time buyers and former owner-occupiers) and type of dwelling (new dwelling or pre-owned dwelling). Historical series for all accompanying tables that transferred from DCLG are also available in the data section of this release.

The figures published in this release are not seasonally adjusted unless otherwise stated.

## 3 . House price index UK summary

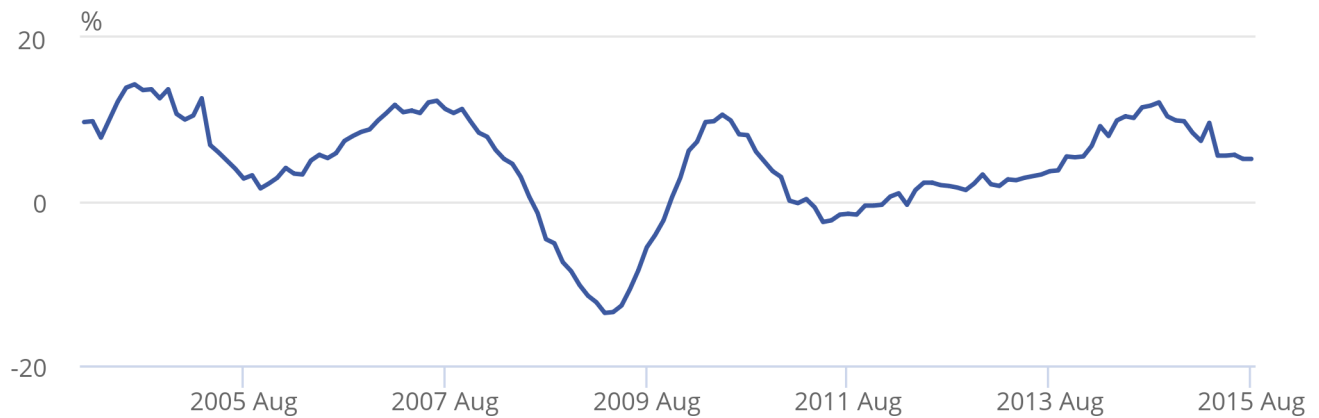
UK average house prices increased by 5.2% over the year to August 2015, unchanged from 5.2% in the year to July 2015 (Figure 1). The average UK mix-adjusted house price in August 2015 was £284,000.

**Figure 1: Annual house price rates of change, UK all dwellings from January 2004 to August 2015**

12 month percentage change

Figure 1: Annual house price rates of change, UK all dwellings  
from January 2004 to August 2015

12 month percentage change



**Source: Office for National Statistics**

**Notes:**

1. Not seasonally adjusted
2. Data collected via the regulated mortgage survey

In August 2015, the UK mix-adjusted house price index increased by 0.7% from the record level witnessed in July 2015 to reach 218.5 (Figure 2). The UK index is 17.8% higher than the pre-economic downturn peak of 185.5 in January 2008.

**Figure 2: Index values, UK all dwellings from January 2004 to August 2015**

Index values February 2002=100

## Figure 2: Index values, UK all dwellings from January 2004 to August 2015

Index values February 2002=100



**Source: Office for National Statistics**

**Notes:**

1. Not seasonally adjusted
2. Data collected via the regulated mortgage survey

On a seasonally adjusted basis, average house prices increased by 0.7% between July and August 2015, compared with an increase of 0.7% in average prices during the same period a year earlier.

**Table A: house price index - summary of UK all dwellings, August 2015**

House price index: UK all dwellings

		Index	Percentage 12 month change	Index	Percentage monthly change	£
		NSA	NSA	SA	SA	NSA
2013	Jul	185.0	3.3	182.1	0.2	245,190
	Aug	185.9	3.7	183.1	0.5	246,397
	Sep	185.0	3.8	183.7	0.3	245,130
	Oct	186.4	5.5	186.6	1.7	246,963
	Nov	187.2	5.4	187.7	0.6	248,083
	Dec	188.5	5.5	189.6	0.9	249,792
2014	Jan	191.3	6.8	191.1	1.0	251,935
	Feb	192.2	9.2	194.8	1.8	253,099
	Mar	191.4	8.0	193.6	-0.8	252,019
	Apr	197.5	9.9	198.0	2.3	260,033
	May	198.9	10.4	199.6	0.8	261,935
	Jun	201.2	10.2	200.3	0.3	264,889
	Jul	206.2	11.5	203.2	1.2	271,568
	Aug	207.7	11.7	204.7 R	0.7 R	273,552
	Sep	207.3	12.1	205.7 R	0.5	272,952
	Oct	205.8	10.4	205.8	0.0	271,014
	Nov	205.7	9.9	206.3	0.2	270,901
	Dec	206.9	9.8	207.8	0.7	272,468
2015	Jan	207.4	8.4	207.4	-0.2	270,057
	Feb	206.5	7.4	209.2	0.9	268,830
	Mar	209.7	9.6	212.0	1.3	273,035
	Apr	208.6	5.6	209.2	-1.3	271,626
	May	210.0	5.6	211.0 R	0.8	273,503
	Jun	212.6	5.7	212.2 R	0.6	276,864
	Jul	216.9	5.2	213.9 R	0.8	282,394
	Aug	218.5	5.2	215.4	0.7	284,448

Source - Regulated Mortgage Survey

Notes:

1. Average house prices are not comparable between years as they reflect a different mix of houses being transacted. Indices have been chain linked so they are comparable year-on-year

2. NSA: Not seasonally adjusted

3. SA: Seasonally adjusted

4. R: Data revised

## 4 . House price index by country

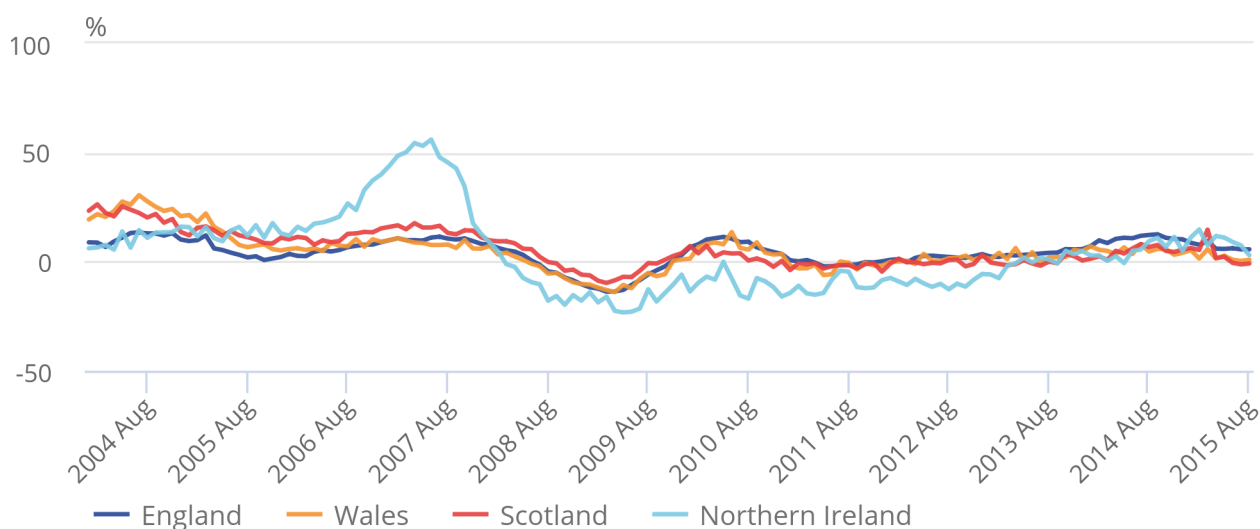
During the year to August 2015, average house prices increased by 5.6% in England (unchanged from 5.6% in the year to July 2015), 0.8% in Wales (up from 0.3%) and 2.9% in Northern Ireland (down from 7.4%). House prices fell 0.9% in Scotland over the last twelve months (compared with an annual fall of 1.3% last month).

**Figure 3: All dwellings annual house price rates of change by country, January 2004 to August 2015**

12 month percentage change

Figure 3: All dwellings annual house price rates of change by country, January 2004 to August 2015

12 month percentage change



**Source:** Office for National Statistics

**Notes:**

1. Not seasonally adjusted
2. Data collected via the regulated mortgage survey

The England house price index remained at a record level in August 2015 (Figure 4).

The main movements for each country are:

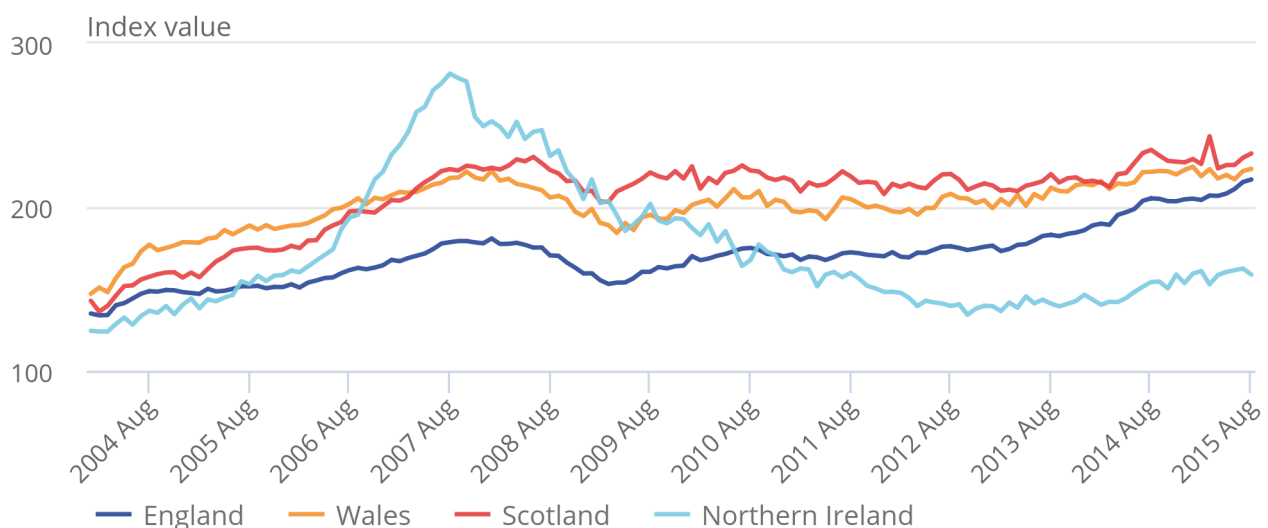
- the index for England reached 216.8 in August 2015 - this is 0.7% above the previous record level witnessed in July 2015 (215.3) and 19.9% higher than the pre-economic downturn peak in January 2008 of 180.8
- the index for Scotland in August 2015 (232.7) is 4.3% below the record level witnessed in March 2015 (243.2) - Scotland prices are now 0.9% above the pre-economic downturn peak of June 2008 (230.6)
- the index for Wales in August 2015 (223.3) is 0.6% below the record level of 224.6 in January 2015 - house prices in Wales are 0.5% higher than the pre-economic downturn peak of January 2008 (222.1)
- the index for Northern Ireland in August 2015 (158.7) is 43.6% below the peak of August 2007 (281.5)

**Figure 4: Mix-adjusted house price index by UK countries from January 2004 to August 2015**

Index level (Feb 2002=100)

Figure 4: Mix-adjusted house price index by UK countries from January 2004 to August 2015

Index level (Feb 2002=100)



Source: Office for National Statistics

Notes:

1. Not seasonally adjusted
2. Data collected via the regulated mortgage survey

## 5 . House price index by region

The pace of annual house price growth varied across the 9 English regions in August 2015 (Figure 5). The largest annual increase was again in the East at 8.8% (up from 8.3% in the year to July 2015) followed by the South East (7.4% increase in the year to August 2015, up from 6.7%). The North East recovered from an annual fall in house prices in the year to July 2015 (-0.7%) to show annual growth of 2.9% in the year to August.

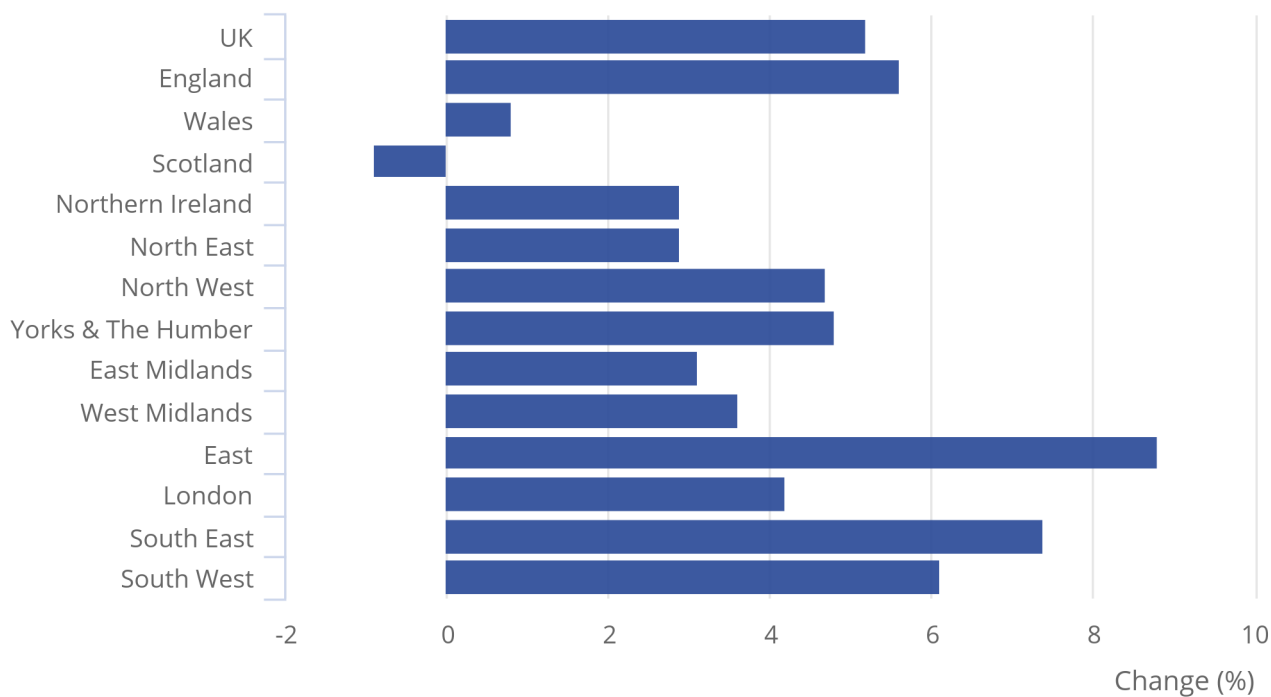
London prices increased by 4.2% over the year to August 2015 (down from 5.5% in the year to July 2015).

**Figure 5: All dwellings annual house price rates of change: UK, country and regions**

12 month percentage change for August 2015

Figure 5: All dwellings annual house price rates of change: UK, country and regions

12 month percentage change for August 2015



Source: Office for National Statistics

Notes:

1. Not seasonally adjusted
2. Data collected via the regulated mortgage survey



This month, average house prices in 5 of the 9 English regions are at record levels, with prices in Yorkshire and The Humber surpassing the pre-economic downturn peak of January 2008 for the first time (Figure 6). House prices in the East Midlands, West Midlands and London fell back slightly from the record levels witnessed in July 2015. The North East is the only English region yet to surpass its pre-economic downturn peak (prices in the North East remain 1.7% below the peak of January 2008).

The main regional price index movements for August 2015 are:

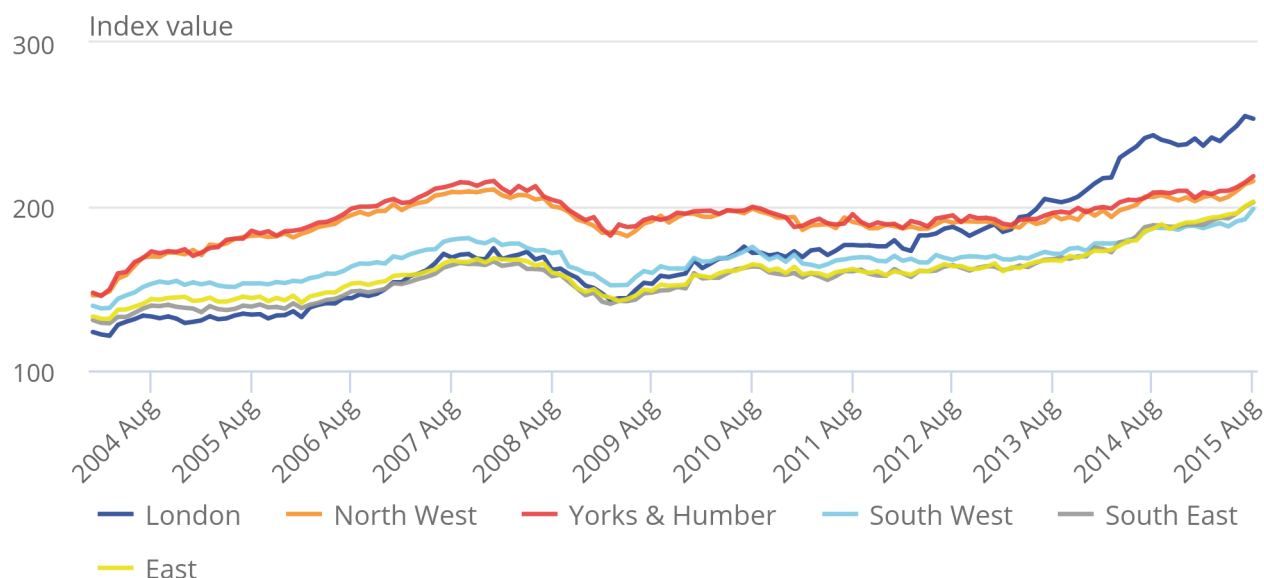
- the price index for the North West reached a record level of 215.5 in August 2015 - this is 0.9% higher than the previous record level of 213.6 in July 2015 and 2.4% higher than the pre-economic downturn peak of January 2008 (210.4)
- the price index for Yorkshire and The Humber reached a record level of 218.5 in August 2015 - this is 1.3% higher than the pre-economic downturn peak in January 2008 (215.6)
- the price index for the East reached a record level of 203.0 in August 2015 - this is up 1.4% from the previous record in July 2015 (200.1) and 20.5% higher than the pre-economic downturn peak in January 2008 (168.4)
- the price index for the South East reached a record level of 202.6 in August 2015 - this is up 1.4% from the previous record in July 2015 (199.8) and 21.7% higher than the pre-economic downturn peak in January 2008 (166.5)
- the price index for the South West reached a record level of 198.6 in August 2015 - this is up 3.3% from the previous record in July 2015 (192.2) and 9.9% higher than the pre-economic downturn peak in October 2007 (180.7)
- the price index for London is now 0.6% below the record level of 255.2 in July 2015 with an index of 253.6 in August 2015 - however, the London index is 45.3% higher than the pre-economic downturn peak in January 2008 (174.5)

**Figure 6: Mix-adjusted house price index by selected regions from January 2004 to August 2015**

Index level (Feb 2002=100)

Figure 6: Mix-adjusted house price index by selected regions from January 2004 to August 2015

Index level (Feb 2002=100)



Source: Office for National Statistics

Notes:

1. Not seasonally adjusted
2. Data collected via the regulated mortgage survey

## 6 . Average house prices in countries and regions

Average mix-adjusted house prices in August 2015 stood at £298,000 in England, £174,000 in Wales, £151,000 in Northern Ireland and £198,000 in Scotland (Figure 7).

In August 2015, London continued to be the English region with the highest average house price at £522,000 and the North East had the lowest average house price at £160,000. London, the South East and the East all had prices higher than the UK average price of £284,000.

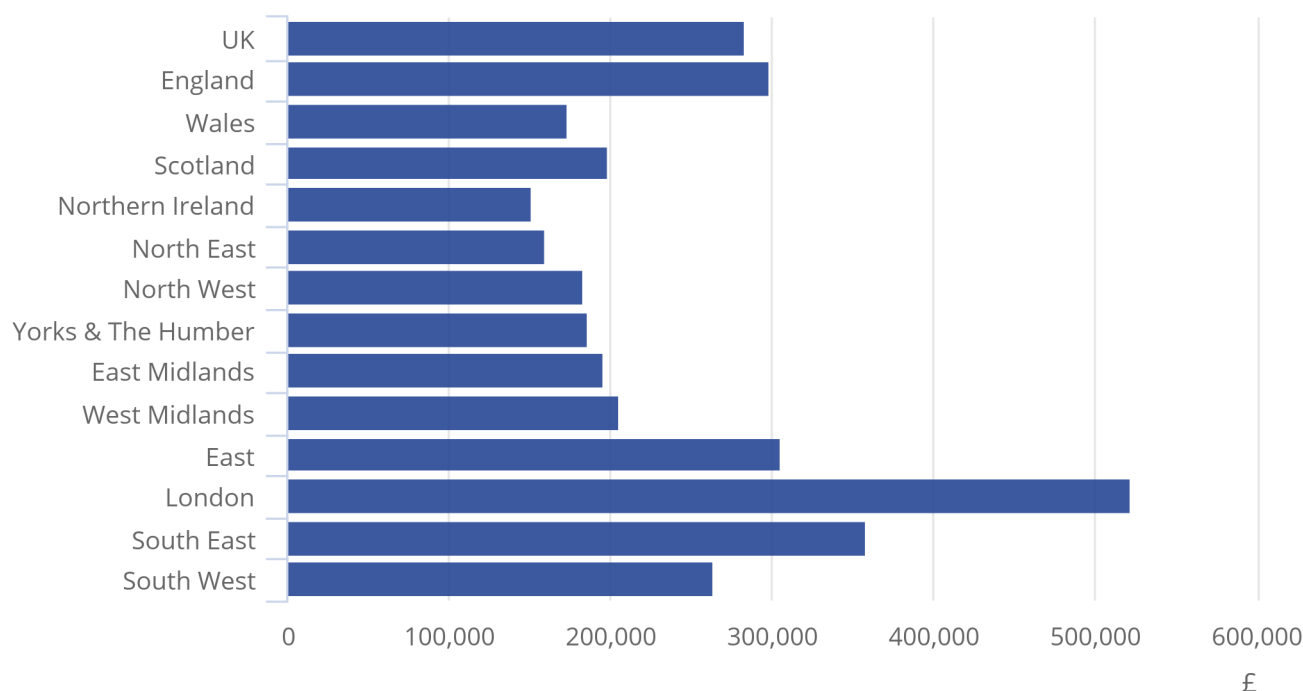
Excluding London and the South East, the average UK mix-adjusted house price was £217,000.

**Figure 7: Mix-adjusted average house price: UK, country and region**

House Prices for August 2015

## Figure 7: Mix-adjusted average house price: UK, country and region

House Prices for August 2015



Source: Office for National Statistics

**Notes:**

1. Not seasonally adjusted
2. Data collected via the regulated mortgage survey

## 7 . House price index by type of buyer

The average price for properties bought by first-time buyers increased by 3.8% over the year to August 2015, down from an increase of 4.4% in July 2015 (Figure 8). In August 2015, the average price paid for a house by a first-time buyer was £215,000.

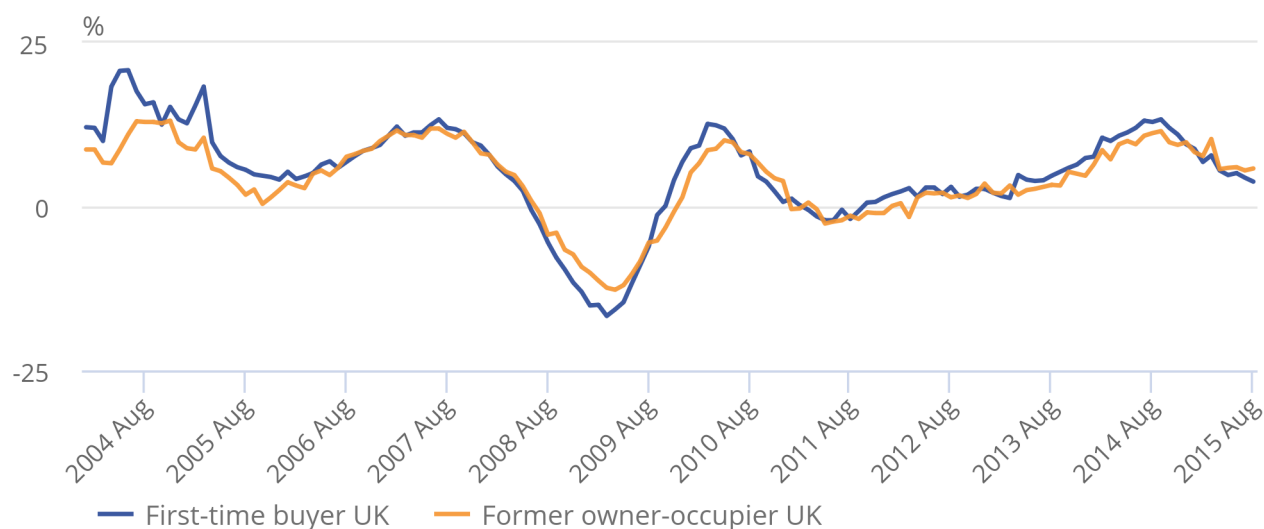
The average price for properties bought by former owner-occupiers (existing owners) increased by 5.8% in the year to August 2015, up from an increase of 5.5% in July 2015. In August 2015, the average price paid for a house by a former owner-occupier was £332,000.

**Figure 8: UK annual house price rates of change by type of buyer, January 2004 to August 2015**

12 month percentage change

Figure 8: UK annual house price rates of change by type of buyer, January 2004 to August 2015

12 month percentage change



Source: Office for National Statistics

Notes:

1. Not seasonally adjusted
2. Data collected via the regulated mortgage survey

## 8 . House price index by new and pre-owned dwellings

During the year to August 2015, prices paid for new dwellings increased by 9.5% on average, compared with an increase of 5.8% in the year to July 2015 (Figure 9). The average UK house price for new dwellings in August 2015 was £282,000.

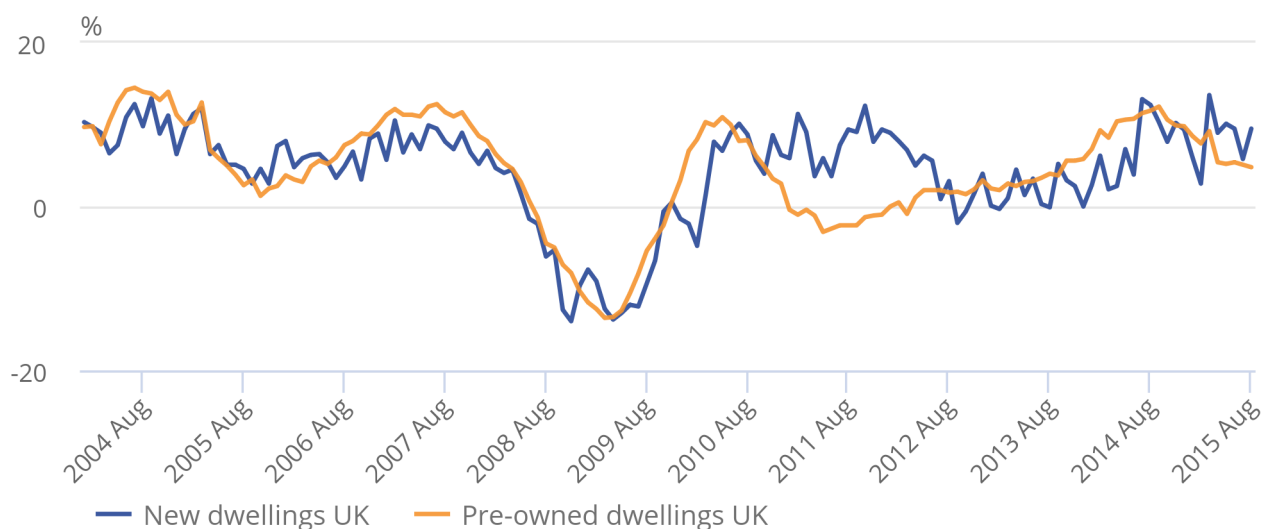
During the year to August 2015, prices paid for pre-owned dwellings increased by 4.8% on average, compared with an increase of 5.1% in the year to July 2015. The average UK house price for pre-owned dwellings in August 2015 was £285,000.

**Figure 9 : UK annual house price rates of change by type of dwelling, January 2004 to August 2015**

12 month percentage change

Figure 9 : UK annual house price rates of change by type of dwelling, January 2004 to August 2015

12 month percentage change



Source: Office for National Statistics

Notes:

1. Not seasonally adjusted
2. Data collected via the regulated mortgage survey

## 9 . Development of a single, official house price index – progress update

The last progress update regarding the development of a single, official house price index was published in [July 2015](#).

Since the last update, there have been delays in securing access to the data required to begin test production of the new index, however, work is still progressing. Property attributes data from the Valuation Office Agency (the council tax valuation list) has been secured, along with historic data from the Land Registry. Analysis has been taking place to match these two sources of data and to provisionally begin refining the methodology for the [new house price index \(279.7 Kb Pdf\)](#). Corresponding data for Scotland is expected to be available shortly, which will enable the new methodology to be finalised and subsequently allow the test production of the new index to commence. Additional work is also taking place to quality assure these input datasets, and to finalise the data sharing agreements necessary to ensure the ongoing supply and use of the data.

The immediate focus of the development work will now be to finalise and test the new methodology followed by the publication of an article detailing the proposed new methodology for users. It is expected that the article will be published in late November 2015.

The development Working Group has also been considering the transition to the new house price index for users. Further details regarding the transition plan will be published in early 2016, and will likely include a number of user events to fully explain the changes ahead of the anticipated first publication of the new index by June 2016.

For further details, please contact [hpi@ons.gsi.gov.uk](mailto:hpi@ons.gsi.gov.uk)

## 10 . Economic context

The UK housing market showed signs of growth in August 2015, with prices increasing by 0.7% on a seasonally adjusted basis over the month. In annual terms, the rate of house price growth held steady at 5.2%, unchanged from July 2015. While this annual rate remains the joint lowest since September 2013, an ongoing shortage of supply combined with strengthening demand suggests upward pressure on house prices remains.

A number of indicators suggest that supply remains weak, with the lack of homes available for sale increasing competition and supporting prices. The [ONS Output in the Construction Industry](#) release for August reported a 5.8% fall in new housing construction in the year to August, the largest contraction in 29 months. In the secondary market, the [Bank of England's Agents' Summary for August](#) reported that weak activity could be self-perpetuating, as potential vendors remain reluctant to put their homes on the market without suitable properties available for purchase. These two dynamics are reflected in the latest data from the [Royal Institution of Chartered Surveyors](#), which noted the stock of homes available for sale in August fell to a new record low.

While supply remains tight, demand for house purchases continues to grow – as highlighted in the [Bank of England's August Inflation Report](#). The volume of [mortgage approvals](#), a leading indicator of housing purchases, grew by 2.9% over the month and 12.4% over the year in August 2015 to reach its highest level since January 2014. Mirroring this increase in demand, [UK home sales](#) have continued to pick-up despite the shortage of supply, and in the three months to August (Jun-Aug) were 6.5% higher than in the preceding three months (Mar-May).

Broader economic indicators suggest that the economy has continued to grow relatively strongly over recent periods, with [output increasing by 0.7% in the second quarter of 2015](#). [Labour market conditions](#) have continued to strengthen, as unemployment fell to 5.5% for May to July 2015 and annual regular pay grew by 2.9%. These improvements, along with a [resurgence in job-to-job moves](#) and [tightening more widely](#), suggest confidence in labour market outcomes remains high. House price growth continues to outpace real earnings growth, but the gap is closing as the slowing housing market coincides with strengthening nominal pay growth and [low inflation](#). These recent trends have coincided with improved households' income expectations as well as their economic position more generally.

## 11 . Data tables

The [HPI monthly and quarterly reference table \(3.59 Mb Excel sheet\)](#) ([3.64 Mb Excel sheet](#)) provides full historical series for the monthly tables accompanying the house price index statistical bulletin. This month, Tables 1 to 9 have been updated with the latest monthly estimates for August 2015. The seasonally adjusted figures in Table 7 have been revised this month as scheduled.

The [HPI annual reference table \(1.18 Mb Excel sheet\)](#) ([1.19 Mb Excel sheet](#)) contains all the annual live tables. No annual tables have been updated this month. The next set of updates to annual tables will be in March 2016.

The [HPI weights summary \(83.5 Kb Excel sheet\) \(83.5 Kb Excel sheet\)](#) reference table provides a summary of the aggregated mix-adjustment weights used in the production of the HPI for the period 2007 to 2015. The mix-adjustment weights are updated in the February HPI each year.

## 12 . How are we doing?

We would welcome your views on the data presented in this statistical bulletin. Please contact the house price index team using the email address below to discuss any aspect of the data, including your views on how we can improve the data.

[hpi@ons.gsi.gov.uk](mailto:hpi@ons.gsi.gov.uk)

## 13. Background notes

### 1. New this month

New house price data for August 2015 are published this month. The [monthly and quarterly reference table \(3.64 Mb Excel sheet\)](#) has been updated to include data for August 2015.

#### Revisions this month

There are small revisions to the seasonally adjusted series for the last 12 months, which are expected from the monthly seasonal adjustment process.

#### Revisions next month

Small revisions are expected next month for the July and August 2015 HPI figures as scheduled. These reflect quarterly submissions delivered by a small proportion of mortgage lenders.

### 2. Relevance of the ONS House Price Index

The ONS HPI is an important measure of house price inflation for the UK and together with the Land Registry HPI, it is one of the main house price indices used by central and local government to support decision making in the UK. Other users include private individuals, surveyors and analysts in financial institutions.

The ONS HPI is also an important input into the housing cost component of RPIJ and RPI retail price indices. Each month a customised HPI delivery is produced using a sub-sample of the full data set for use in RPIJ and RPI.

### 3. Revisions policy

At the end of every quarter, as well as releasing final figures for the latest month, we revise the figures from the previous 2 months. This is done because some mortgage lenders, which account for 1 to 2% of all records, provide their data on a quarterly rather than monthly basis.

Additionally, data will be revised for the previous month if more than 1,000 additional cases are received in a subsequent month.

In July 2013, the methodology used to seasonally adjust the HPI was updated following a review and brings the HPI in line with our best practice for seasonal adjustment. Seasonal factors are now estimated on a monthly basis and therefore may result in small revisions to the previous 12 months data. This updated process improves the accuracy of the seasonally adjusted figures.

Other revisions to historical data (other than those currently due for revision) will be made only if the revision is substantial.

In all cases, the revised figures are labelled with an "R" and the reason for the revision explained under the "New this month" section of the background notes.

## 4. Methodology

### Data sources

Since October 2005 the ONS HPI (formerly the DCLG HPI) has been based on a sample of mortgage completions data from the Regulated Mortgage Survey (RMS) as collected by the Council of Mortgage Lenders (CML).

The number of transactions received from the RMS is affected by the total number of mortgages completed for house purchase in any period. During 2011 the sample covered 65 to 70% of all UK mortgage completions.

### Quality

A [Quality and Methodology Information \(QMI\) \(131.8 Kb Pdf\)](#) report for the HPI describes in detail the intended uses of the statistics presented in this publication, their general quality and the methods used to produce them.

### Price methodology

The ONS HPI is mix-adjusted to allow for differences between houses sold (for example, type, number of rooms, location) in different months within a year. House prices are modelled using a combination of characteristics to produce a model containing around 100,000 cells (one such cell could be first-time buyer, old dwelling, 1 bedroom flat purchased in London). Each month estimated prices for all cells are produced by the model and then combined with their appropriate weight to produce mix-adjusted average prices. The index values are based on growth rates in the mix-adjusted average house prices and are annually chain linked. More information on the model used is available [via the hedonic model methodology paper \(246.4 Kb Pdf\)](#) published on the [HPI user guidance webpage](#).

### Re-weighting

The ONS HPI is a weighted Laspeyres-type index. In January of each year the index weights are updated based on the relative numbers of transactions during the previous 3 years, which are grossed to total transactions obtained from Land Registry. Applying new weights ensures that the index keeps up to date with changes in the types of properties that are being purchased, and therefore reflects the price of the average property. A high level summary of the weights used in the calculation of the ONS HPI can be found in the [HPI weights summary reference table \(79.5 Kb Excel sheet\)](#).

One consequence of changing the weights every year is that the mix-adjusted house prices cannot be compared between years as the weights are different. The index itself is constructed on a chain-linked basis, which enables year-on-year comparisons to be made. This means that the year-on-year change in the index for June 2011, say, is effectively the change in the average price from June to January 2011 (using the weights for 2010) combined with the change in the average price from January to June 2011 using the weights for 2011. Therefore, the year-on-year change in the index is not the same as the year-on-year change in the mix-adjusted average price. More information on the [HPI methodology](#) is available on the [GOV.UK](#) website.

### Seasonal adjustment

The housing market shows seasonal effects that affect house prices. For example, prices have tended to be higher during the summer months than during the winter months. These seasonal effects are estimated and adjusted for in order to calculate month-on-month price changes. Seasonally adjusted figures are provided at a national level in Table 7 alongside the non-seasonally adjusted figures of the other tables. Seasonal adjustment is performed each month and reviewed each year, using the standard and widely used software X-13-ARIMA. Seasonally adjusted house price estimates are used to report monthly percentage changes. All other figures such as annual rates of change and average house prices are based on non-seasonally adjusted estimates, unless otherwise stated.



## 5. Other house price statistics

Currently there are a number of different sources of house price statistics published in addition to the ONS HPI. There will be differences in the data published by each source as there are differences in both the data and methodology used. Therefore the ONS HPI is not directly comparable with these other indicators. Further details on the differences between official house price statistics can be found in the article [Official House Price Statistics Explained \(974.4 Kb Pdf\)](#).

### Land Registry house price index

All residential property transactions in England and Wales are recorded by Land Registry. These transactions are used for calculating the Land Registry index. This index is based on repeat-sales regression, which calculates the change in price of any property transacted twice since 1995. Therefore new build properties are excluded from the index. Land Registry publishes indices at a sub-regional level. The Land Registry HPI is normally published on the 20th working day of every month, and refers to all transactions of the preceding month. The Land Registry HPI can be accessed via the [Land Registry's](#) website.

### Registers of Scotland official quarterly housing market statistics

Registers of Scotland records all the property transactions in Scotland. It produces average house prices based on arithmetic means of these transactions, which is published as the [quarterly housing market statistics](#) in the second month after the month to which the figures refer to.

### Northern Ireland residential property price index

The Land and Property Services assisted by the Northern Ireland Statistics and Research Agency (NISRA) publish a [quarterly residential property prices index \(RPPI\) for Northern Ireland](#). The index measures change in the price of residential property sales recorded by Her Majesty's Revenue and Customs. This is a new official statistic, first published in quarter 1 of 2012.

### Halifax house price index and Nationwide house price index

Both [Halifax](#) and [Nationwide](#) produce house price indices based on their own mortgage approvals only and therefore, like the ONS HPI, will not include any cash transactions. They both have UK-wide coverage, and since the Halifax and Nationwide use only their own in-house data they can process them immediately and do not have to await the receipt of data from other lenders. This means that they are more timely than the ONS HPI.

### LSL Acadata house price index

The LSL Acadata (previously the LSL Property Services/Acadametrics) HPI is the only house price index to reflect all transactions, as opposed to data samples, and provides mix and seasonally adjusted results at national, regional and county or unitary district or London borough levels. The index can be accessed at [Acadata](#).

## 6. Accessibility

This bulletin includes the August 2015 data. Future publication dates for this statistical bulletin are available via the [release calendar](#).

## 7. General

Details of the policy governing the release of new data are available from the Media Relations Office. Also available is a list of the names of those given [pre-release access](#) to the contents of this release.

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Email: [christopher.jenkins@ons.gsi.gov.uk](mailto:christopher.jenkins@ons.gsi.gov.uk)

Website: [www.ons.gov.uk](http://www.ons.gov.uk)

8. Details of the policy governing the release of new data are available by visiting [www.statisticsauthority.gov.uk/assessment/code-of-practice/index.html](http://www.statisticsauthority.gov.uk/assessment/code-of-practice/index.html) or from the Media Relations Office email: [media.relations@ons.gsi.gov.uk](mailto:media.relations@ons.gsi.gov.uk)