

The race for space continues

- ✓ Sales of detached homes increase at fastest rate of all property types
- ✓ Transactions in Q4 2020 climb by 25% on Q4 2019 levels
- ✓ Annual price growth reaches 9.0% in January

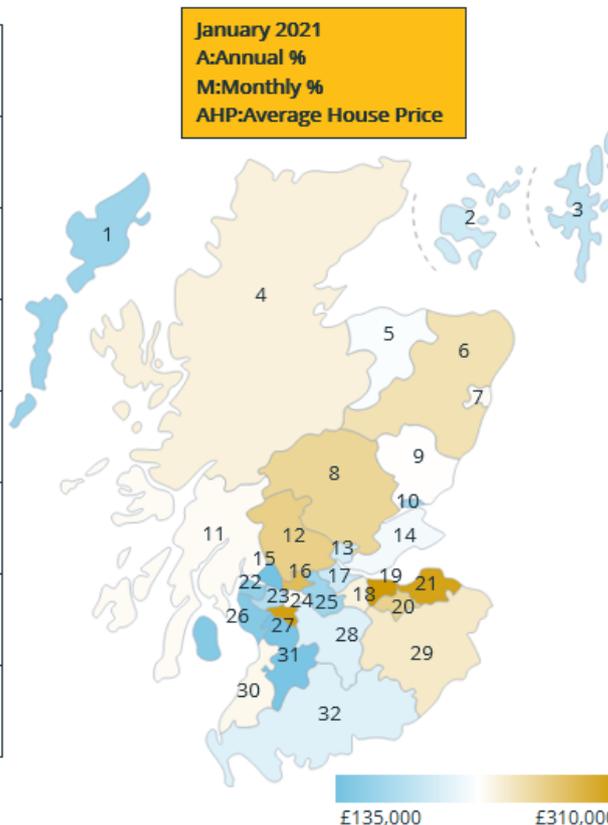
Notes:

- The *Walker Fraser Steele House Price Index (Scotland)* was formerly named the *Your Move Acadata House Price Index*. Content and methodology are unchanged. Please refer to the Notes at the end for more information.
- Walker Fraser Steele is the trading name of e.surv Chartered Surveyors in Scotland.

| House Price | Index | Monthly Change % | Annual Change % |
|-------------|-------|------------------|-----------------|
| £203,369 | 266.4 | 0.9 | 9.0 |

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| | |
|--|---|
| 1 Na h-Eileanan Siar A 24.9% M 3.4% AHP £149,775 | 2 Orkney Islands A -5.3% M -4.2% AHP £166,162 |
| 5 Moray A 4.3% M -1.1% AHP £180,055 | 6 Aberdeenshire A 9.3% M 0.8% AHP £221,067 |
| 9 Angus A 9.9% M 1.0% AHP £182,699 | 10 Dundee City A 5.3% M 0.6% AHP £150,179 |
| 13 Clackmannanshire A 7.5% M -1.7% AHP £168,625 | 14 Fife A 8.7% M -0.3% AHP £177,928 |
| 17 Falkirk A 8.3% M -0.1% AHP £165,346 | 18 West Lothian A 11.0% M 0.6% AHP £199,054 |
| 21 East Lothian A 17.7% M 2.9% AHP £301,169 | 22 Inverclyde A 14.8% M 7.3% AHP £147,429 |
| 25 North Lanarkshire A 5.9% M 0.9% AHP £150,772 | 26 North Ayrshire A 10.1% M 3.0% AHP £142,959 |
| 29 Scottish Borders A 7.9% M 0.3% AHP £210,637 | 30 South Ayrshire A 14.0% M 1.6% AHP £191,470 |



| | |
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| 3 Shetland Islands A 8.8% M -5.7% AHP £161,524 | 4 Highland A 5.7% M 1.5% AHP £199,967 |
| 7 Aberdeen City A -2.6% M -2.2% AHP £188,987 | 8 Perth & Kinross A 17.5% M 1.5% AHP £235,151 |
| 11 Argyll & Bute A 4.9% M 1.3% AHP £186,690 | 12 Stirling A 9.3% M 3.1% AHP £243,640 |
| 15 West Dunbartonshire A 7.1% M -2.1% AHP £137,446 | 16 East Dunbartonshire A -2.4% M 3.4% AHP £267,214 |
| 19 City of Edinburgh A 9.0% M -1.0% AHP £311,845 | 20 Midlothian A 7.5% M 0.5% AHP £239,936 |
| 23 Renfrewshire A 3.1% M -0.8% AHP £157,404 | 24 Glasgow City A 14.8% M 3.7% AHP £188,963 |
| 27 East Renfrewshire A 15.1% M 6.8% AHP £304,437 | 28 South Lanarkshire A 6.7% M 1.2% AHP £171,066 |
| 31 East Ayrshire A 14.0% M -1.8% AHP £139,589 | 32 Dumfries & Galloway A 13.8% M 2.2% AHP £171,306 |

Table 1. Average House Prices in Scotland for the period January 2020 – January 2021
(The prices are end-month smoothed over a 3 month period) ([Link to source Excel](#))

| Month | Year | House Price | Index | Monthly Change % | Annual Change % |
|-----------|------|-------------|-------|------------------|-----------------|
| January | 2020 | £186,627 | 244.4 | 0.2 | 2.7 |
| February | 2020 | £186,772 | 244.6 | 0.1 | 3.2 |
| March | 2020 | £186,199 | 243.9 | -0.3 | 2.0 |
| April | 2020 | £185,582 | 243.1 | -0.3 | 1.2 |
| May | 2020 | £184,398 | 241.5 | -0.6 | 0.1 |
| June | 2020 | £186,612 | 244.4 | 1.2 | 1.1 |
| July | 2020 | £187,637 | 245.7 | 0.5 | 1.8 |
| August | 2020 | £188,308 | 246.6 | 0.4 | 2.5 |
| September | 2020 | £188,321 | 246.6 | 0.0 | 2.4 |
| October | 2020 | £191,810 | 251.2 | 1.9 | 4.0 |
| November | 2020 | £197,343 | 258.5 | 2.9 | 6.3 |
| December | 2020 | £201,521 | 263.9 | 2.1 | 8.2 |
| January | 2021 | £203,369 | 266.4 | 0.9 | 9.0 |

Note: The Walker Fraser Steele House Price Index (Scotland) provides the “average of all prices paid for houses”, including those made with cash.

Alan Penman, Business Development Manager at Walker Fraser Steele, comments:

“As in the rest of the UK, buyers are seeking property in country locations. Areas that continue to do well in Scotland include Aberdeenshire, Perthshire, and Ayrshire. More generally, Scotland’s housing market continues to offer exceptional value for money compared to many areas south of the border.

“Demand regionally has been fuelled by changing housing preferences as a result of the pandemic and the lockdowns of the last year. The pandemic has changed what many people want in a property and, in many cases, they are leaving big cities for smaller towns or more rural areas. Lifestyle changes and the changes to Land and Buildings Transaction Tax (LBTT) have worked together to help underpin the price rises of the last year.

“It is possible that the successful roll-out of the vaccination programme and the gradual relaxing of pandemic measures will, in conjunction with the extended government support for jobs, continue to underpin home-owners and buyers’ confidence. The raising of the nil threshold last July prompted a growth in the volume of first-time buyers in the Scottish market helping transactions grow 25% in Q4 compared to Q4 of the previous year. Holyrood has decided to end the LBTT holiday on 1st April this year, however, the market has shown it has performed well with its support with annual price growth in January 2021 reaching 9%.”

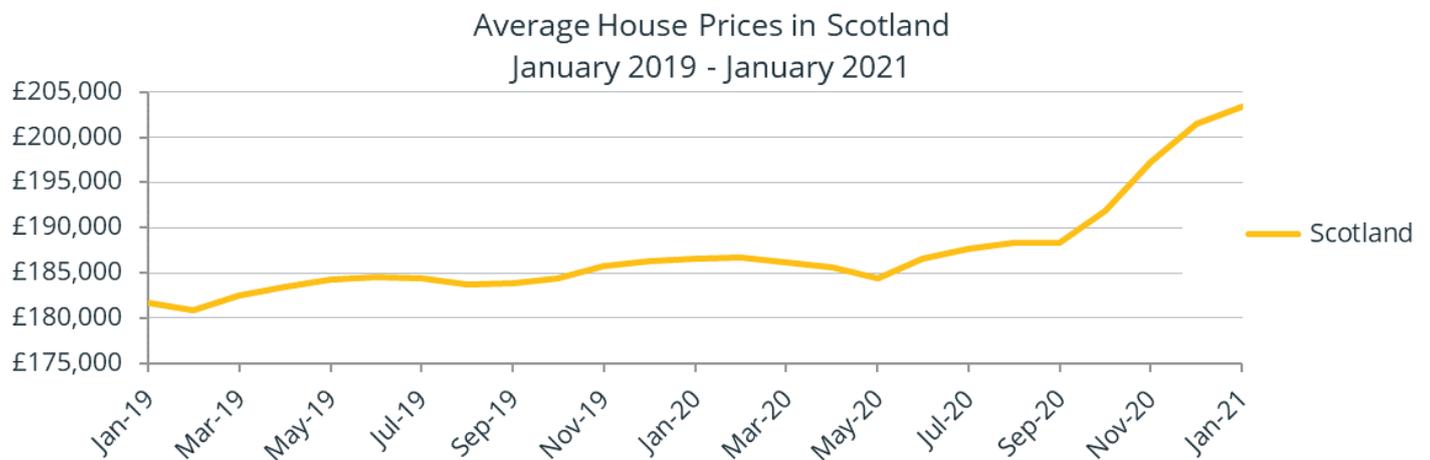
Commentary: John Tindale, Acadata Senior Housing Analyst

The January housing market

Figure 1 below shows the average price of homes in Scotland over the last two years. It can be seen that over the period from January 2019 to February 2020, there has been an initial relatively modest rise in prices which - by February 2020 - had reached an annual growth rate of 3.2%. However, the pandemic then began to take its toll, and at the start of the first lockdown in March 2020, prices began to fall and continued to do so during April and May 2020. But in June, the Covid restrictions eased and with the rules for property viewings becoming more relaxed, the market started to pick up, with prices rising in the month by 1.2%. The market was further boosted in July, when the Scottish Government announced the LBTT holiday, which helped transactions to gain momentum over the summer months, continuing through the remainder of the year (see Figure 2).

As Table 1 shows, prices in October, November and December gathered pace, with growth in November 2020 reaching 2.9% in the month. In part, this inflation in prices has been fuelled by rising property values, but it has also been assisted by the sale of a larger number of high-value homes, which has increased the average price being paid. We estimate that the 2.9% price increase recorded in November would have been less than 1.5% had there been 40 fewer sales of properties priced in excess of £750k (See Table 3).

Figure 1. The average house price in Scotland, for the period January 2019 to January 2021 ([Link to source Excel](#))



In January 2021, the annual rate of house price inflation reached 9.0% - a rate not seen since December 2007, if we ignore the short period surrounding the introduction of the LBTT in April 2015, when purchasers were scrambling to acquire higher priced homes before the increased levels of stamp duty came into force.

The increase in average house prices during the month of January amounted to some £1,850, or 0.9%. This is the lowest rate seen in the four months from October 2020 to January 2021, and is 1.2% below the 2.1% increase in December 2020. It may therefore be an indication that the housing market in 2021 is beginning to slow, as the deadline for the LBTT holiday approaches on 31st March 2021.

If we look at the growth in house prices for the two-year period from January 2019 to January 2021, the average value has increased from £181,658 to £203,369, an overall change of £21,711, or 12.0%. The CPIH (the Government’s preferred measure of Consumer Price Inflation) over this same period has increased by 2.7%. Clearly, house price inflation has recorded a higher rate than the more general consumer price inflation, indicating that most homeowners are likely to have made ‘real’ gains in their personal wealth over this time period.

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Transactions analysis

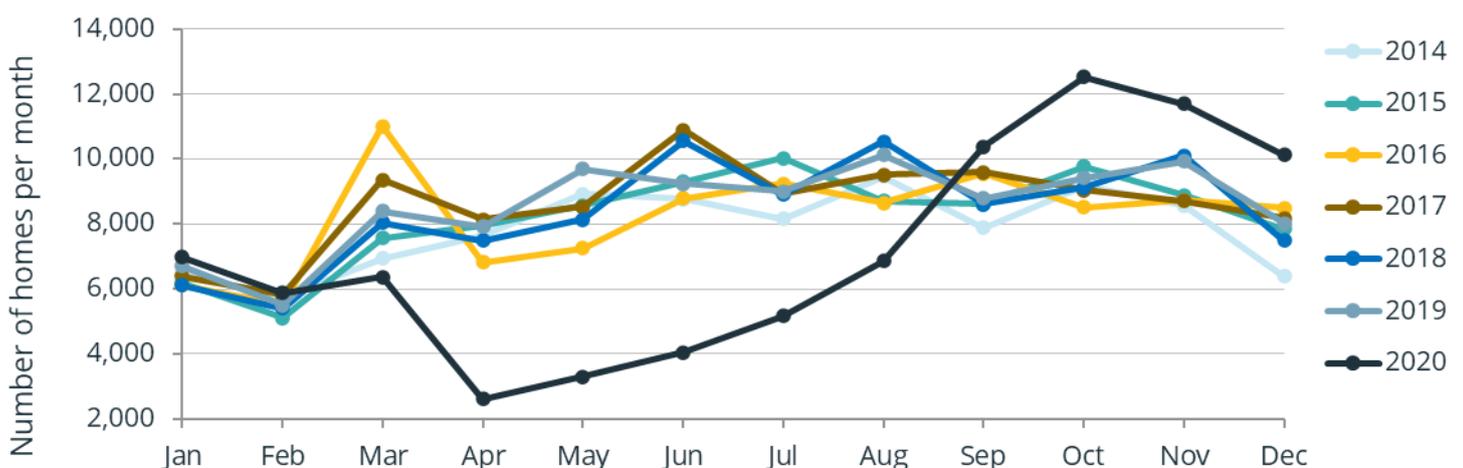
Monthly transaction counts

Figure 2 below shows the monthly transaction count for purchases during the period January 2014 to December 2020, based on RoS (Registers of Scotland) figures for the Date of Entry. The fall in the number of transactions for the period April 2020 to August 2020 is clearly visible. However, what is also clearly demonstrated is that the number of sales for each month from September 2020 to December 2020 has surpassed that of the same month in the previous six years. We anticipate that the January 2021 total will similarly match or exceed the previous year’s figures. The number of transactions in the last four months of 2020 indicates a widespread increase in the demand for homes, and shows that the housing market is not being powered solely by a small number of purchases at the top end of the price spectrum.

Comparing the total sales that occurred in 2020 with that of 2019, there has been a 16% fall in the overall size of the market. However, looking at the last quarter of each year, transactions in Q4 2020 have exceeded those of Q4 2019 by 25%.

Figure 2. The number of sales per month recorded by Registers of Scotland based on entry date, for the period 2014 – 2020 (Source: Registers of Scotland.) ([Link to source Excel](#))

Housing Registrations in Scotland per Month 2014 - 2020



On the next page we compare transactions for Q4 2019 with Q4 2020 by property type, in order to discover if there has been a particular sector of the market that has grown at a faster rate in 2020 compared to the previous year. Our results are shown overleaf.

Table 2. The number of transactions in Q4 2019 and 2020 in Scotland by property type ([Link to source Excel](#))

Number of Transactions

| Property Type | Q4 2019 | Q4 2020 | Change % |
|---------------|---------------|---------------|--------------|
| Detached | 5,215 | 7,029 | 34.8% |
| Semi-Detached | 4,370 | 5,617 | 28.5% |
| Terraced | 5,236 | 6,424 | 22.7% |
| Flat | 9,039 | 11,365 | 25.7% |
| Unallocated | 3,496 | 3,924 | 12.2% |
| Total | 27,356 | 34,359 | 25.6% |

Table 2 shows the number of transactions by property type in Q4 2019 and Q4 2020. Overall, we can see that there has been a 25.6% increase in sales in Q4 2020 compared to Q4 2019. The largest increase has been in the sale of detached homes, with the number of such transactions rising by 34.8% over the period, followed by semi-detached homes with a 28.5% increase.

This agrees with our expectations, that due to the 'lifestyle changes' associated with the Covid pandemic - and in particular the need to 'work from home' - there has been a high demand for larger properties with study areas and gardens, with the intent of making the various 'lockdowns' more bearable. In Estate Agent parlance this has become known as "The race for space".

Scotland transactions of £750k or higher

Table 3. The number of transactions by month in Scotland greater than or equal to £750k, January 2015 - January 2021 ([Link to source Excel](#))

| Sales of £750k+ | | | | | | | |
|-----------------|------------|------------|------------|------------|------------|------------|-----------|
| Month | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
| 1 | 33 | 27 | 19 | 35 | 43 | 49 | 34 |
| 2 | 42 | 20 | 15 | 52 | 26 | 33 | |
| 3 | 231 | 57 | 25 | 34 | 35 | 28 | |
| 4 | 2 | 27 | 29 | 24 | 36 | 11 | |
| 5 | 14 | 20 | 31 | 32 | 54 | 16 | |
| 6 | 26 | 47 | 43 | 40 | 60 | 34 | |
| 7 | 15 | 36 | 55 | 44 | 61 | 40 | |
| 8 | 41 | 54 | 62 | 60 | 61 | 38 | |
| 9 | 46 | 44 | 56 | 70 | 59 | 67 | |
| 10 | 23 | 52 | 48 | 55 | 40 | 111 | |
| 11 | 48 | 38 | 37 | 58 | 58 | 104 | |
| 12 | 34 | 23 | 40 | 31 | 49 | 102 | |
| Total | 555 | 445 | 460 | 535 | 582 | 633 | 34 |

Table 3 shows the number of transactions per month in Scotland which are equal to or greater than £750k. The threshold of £750k has been selected as it is the breakpoint at which the highest rate of LBTT becomes payable.

Table 3 shows that the number of such sales from January to December 2020 totals 633, which is the largest total of the last six years, despite the pandemic having had a dampening effect on the market during the first half of 2020.

As can be seen, the number of high-value transactions started to pick up in September 2020, with sales in each month of the last

quarter of 2020 exceeding the levels reached in all other months of the previous five years. The exception was March 2015, which was the month preceding the introduction of the LBTT in April 2015.

The LBTT holiday, announced in July 2020, may well have incentivised many to purchase more expensive homes, spurred on by the desire to relocate to larger homes with more space. It will be interesting to see whether the cessation of the LBTT holiday at the end of March 2021 will affect the number of high-value sales that take place during the summer of 2021.

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Local Authority Analysis

Table 4. Average House Prices in Scotland, by local authority area, comparing January 2020 with December 2020 and January 2021 ([Link to source Excel](#))

| Prior Year Rank | Rank By Price | Local Authority Area | Jan-20 | Dec-20 | Jan-21 | Month % Change | Annual % Change |
|---------------------|---------------|-----------------------|-----------------|-----------------|-----------------|----------------|-----------------|
| 1 | 1 | City of Edinburgh | £286,002 | £314,962 | £311,845 | -1.0% | 9.0% |
| 3 | 2 | East Renfrewshire | £264,497 | £284,941 | £304,437 | 6.8% | 15.1% |
| 4 | 3 | East Lothian | £255,815 | £292,729 | £301,169 | 2.9% | 17.7% |
| 2 | 4 | East Dunbartonshire | £273,804 | £258,510 | £267,214 | 3.4% | -2.4% |
| 6 | 5 | Stirling | £222,875 | £236,399 | £243,640 | 3.1% | 9.3% |
| 5 | 6 | Midlothian | £223,186 | £238,732 | £239,936 | 0.5% | 7.5% |
| 8 | 7 | Perth and Kinross | £200,131 | £231,706 | £235,151 | 1.5% | 17.5% |
| 7 | 8 | Aberdeenshire | £202,337 | £219,345 | £221,067 | 0.8% | 9.3% |
| 9 | 9 | Scottish Borders | £195,238 | £209,956 | £210,637 | 0.3% | 7.9% |
| 11 | 10 | Highland | £189,244 | £197,055 | £199,967 | 1.5% | 5.7% |
| 12 | 11 | West Lothian | £179,353 | £197,921 | £199,054 | 0.6% | 11.0% |
| 16 | 12 | South Ayrshire | £167,991 | £188,430 | £191,470 | 1.6% | 14.0% |
| 10 | 13 | Aberdeen City | £193,945 | £193,206 | £188,987 | -2.2% | -2.6% |
| 18 | 14 | Glasgow City | £164,642 | £182,220 | £188,963 | 3.7% | 14.8% |
| 13 | 15 | Argyll and Bute | £177,911 | £184,256 | £186,690 | 1.3% | 4.9% |
| 17 | 16 | Angus | £166,292 | £180,960 | £182,699 | 1.0% | 9.9% |
| 15 | 17 | Moray | £172,677 | £181,985 | £180,055 | -1.1% | 4.3% |
| 19 | 18 | Fife | £163,662 | £178,413 | £177,928 | -0.3% | 8.7% |
| 24 | 19 | Dumfries and Galloway | £150,562 | £167,562 | £171,306 | 2.2% | 13.8% |
| 20 | 20 | South Lanarkshire | £160,302 | £169,048 | £171,066 | 1.2% | 6.7% |
| 21 | 21 | Clackmannanshire | £156,878 | £171,566 | £168,625 | -1.7% | 7.5% |
| 14 | 22 | Orkney Islands | £175,461 | £173,435 | £166,162 | -4.2% | -5.3% |
| 23 | 23 | Falkirk | £152,657 | £165,512 | £165,346 | -0.1% | 8.3% |
| 25 | 24 | Shetland Islands | £148,496 | £171,309 | £161,524 | -5.7% | 8.8% |
| 22 | 25 | Renfrewshire | £152,721 | £158,735 | £157,404 | -0.8% | 3.1% |
| 27 | 26 | North Lanarkshire | £142,434 | £149,455 | £150,772 | 0.9% | 5.9% |
| 26 | 27 | Dundee City | £142,558 | £149,292 | £150,179 | 0.6% | 5.3% |
| 32 | 28 | Na h-Eileanan Siar | £119,932 | £144,880 | £149,775 | 3.4% | 24.9% |
| 29 | 29 | Inverclyde | £128,470 | £137,373 | £147,429 | 7.3% | 14.8% |
| 28 | 30 | North Ayrshire | £129,803 | £138,765 | £142,959 | 3.0% | 10.1% |
| 31 | 31 | East Ayrshire | £122,483 | £142,176 | £139,589 | -1.8% | 14.0% |
| 30 | 32 | West Dunbartonshire | £128,290 | £140,353 | £137,446 | -2.1% | 7.1% |
| All Scotland | | | £186,627 | £201,521 | £203,369 | 0.9% | 9.0% |

Table 4 above shows the average house price and percentage change (over the last month and year) by Local Authority Area for January and December 2020, as well as for January 2021, calculated on a seasonal- and mix-adjusted basis. The ranking in Table 4 is based on the local authority area's average house price for January 2021.

Annual change

The average house price in Scotland at the end of January has increased by some £16,750, or 9.0%, over the last year. This annual rate is +0.8% higher than our revised rate of 8.2% seen in December 2020. In January, 29 of the 32 local authority areas in Scotland had house price rises over the year, which is the same number as seen in both November and December 2020.

In January 2021, the highest annual increase in prices of the 32 local authority areas occurred in Na h-Eileanan Siar at 24.9%: however, areas which have low transaction numbers tend to have volatile movements in their average house prices, particularly when expressed in percentage terms. Na h-Eileanan Siar is a case in point - here only 9 transactions have been recorded as taking place in January, although this figure will probably increase over time, as more data are processed by the Registers of Scotland. East Lothian is the authority with the second highest increase in prices over the last year, with growth at 17.7%.

Sales in East Lothian for the period included the area's most expensive and third-most expensive detached homes of the last twelve months. The properties are located in the two neighbouring villages of Dirleton and Gullane, with views over the Firth of Forth. The villages are approximately 20 miles to the east of Edinburgh, with the nearest station for both properties being 4 miles away in Drem.

In January, on a weight-adjusted basis - which takes into account both the percentage change in prices and the number of properties sold - the cities of Edinburgh and Glasgow collectively accounted for 34% of the uplift of £16,742 in Scotland's average house price over the last year. Indeed, if we add Perth and Kinross, East Lothian and Fife to these two cities, then we have explained 51% of the increase in prices that has taken place at the national level over the last year.

In both Glasgow and Edinburgh, it is the price of flats that has had the largest influence on prices over the last twelve months, with Glasgow flats up from an average £144k in January 2020 to an average £166k this January, while in Edinburgh the equivalent figures are up from £248k to £268k.

In Perth and Kinross, all property types except flats have seen an increase in prices over the year, with detached homes having the highest increase, from £270k in January 2020 to £330k one year later. The area's first and second most expensive properties of the last year were purchased during the latest period, both being detached homes. The first of these is located on the banks of Loch Tay selling for £1.9 million, and the second on the banks of the River Tay, selling for £1.35 million.

Monthly change

In January 2021, average house prices in Scotland have risen by some £1,850, or +0.9%, from their level in December, and now stand at £203,369. This January 2021 average price sets another record level for Scotland, for the eighth month in succession.

In January, 21 local area authorities saw prices rise in the month, with 11 having price falls. This means there were seven fewer local authority areas in the month with a positive movement in their house prices, compared to December, perhaps being one of the first indications of a slow-down in the market, which many observers are anticipating for 2021.

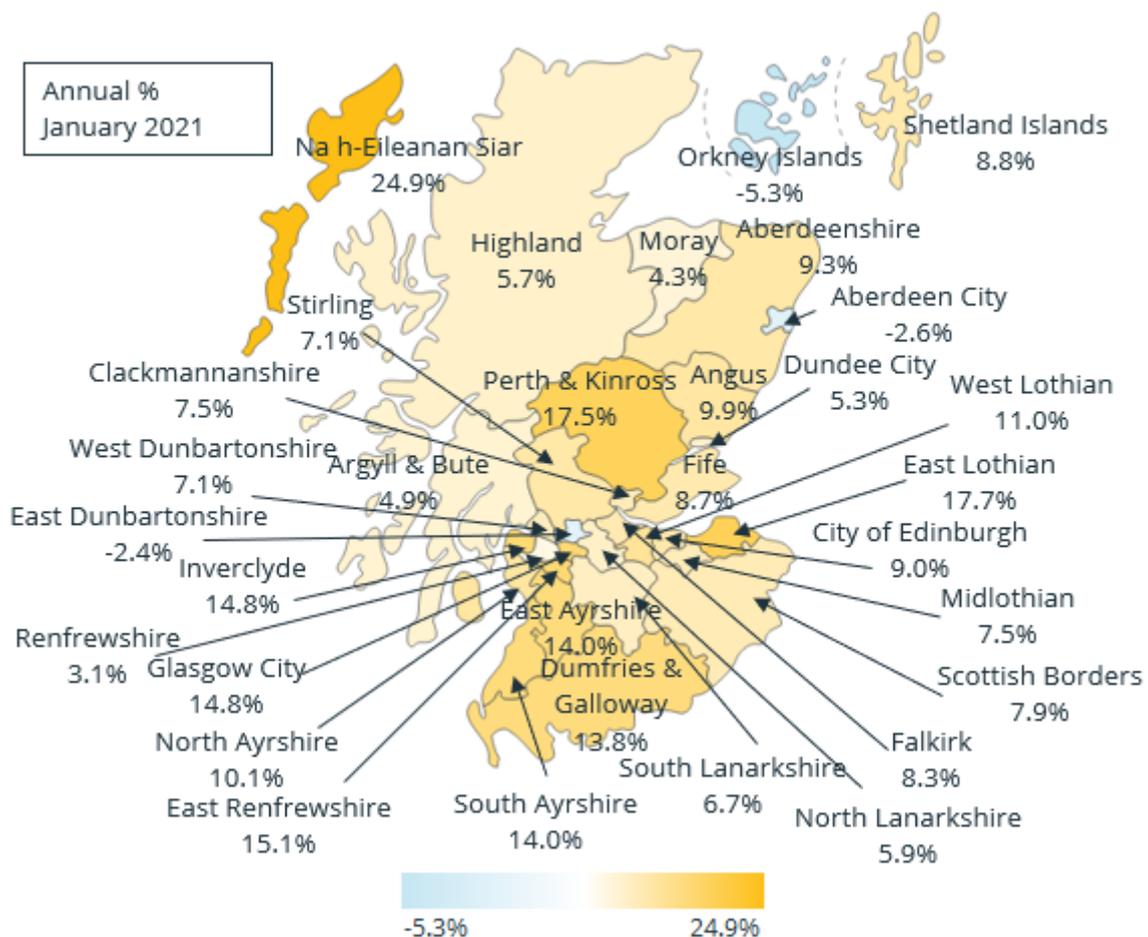
The area with the highest increase in prices in the month was Inverclyde, up by 7.3%. Inverclyde’s housing statistics for January include the most expensive terrace for the area over the previous twelve months, selling for £700k. The property is located in Kilmacolm, which is frequently mentioned in our coverage, due to its hosting a number of fine examples of Victorian and Edwardian architecture. The town is a relatively easy commute to Glasgow, being located some 15 miles to the west of the city centre.

Peak Prices

Each month, in Table 4 above, we highlight in light blue the local authority areas which have reached a new record in their average house prices. In January, there are 17 such authorities, down from 22 in December. This reduction in the number of local authorities with record prices may be another early sign of a cooling in the price increases that we have observed in Scotland’s housing market over the last few months.

Heat Map

The heat map below shows the rate of house price growth for the 12 months ending January 2021. There are just three areas shaded in blue, indicating falling prices, being the Orkney Islands, Aberdeen City and East Dunbartonshire.



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Comparisons with Scotland

Figure 3. Scotland house prices, compared with England and Wales, Wales, North East and North West for the period January 2005-January 2021 ([Link to source Excel](#))

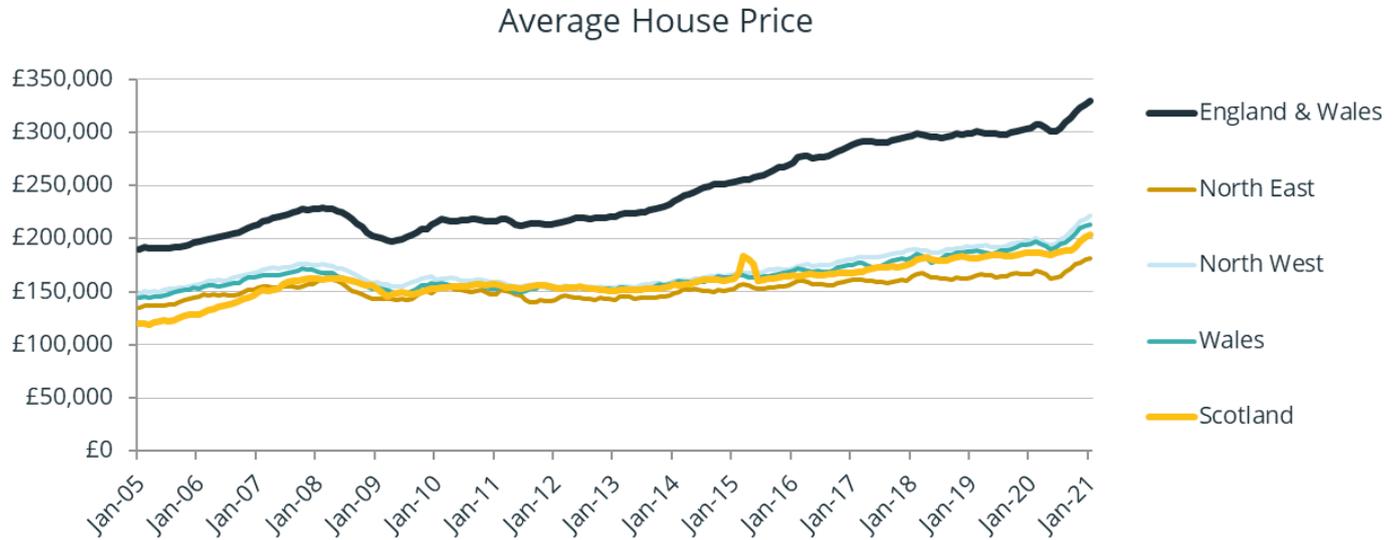
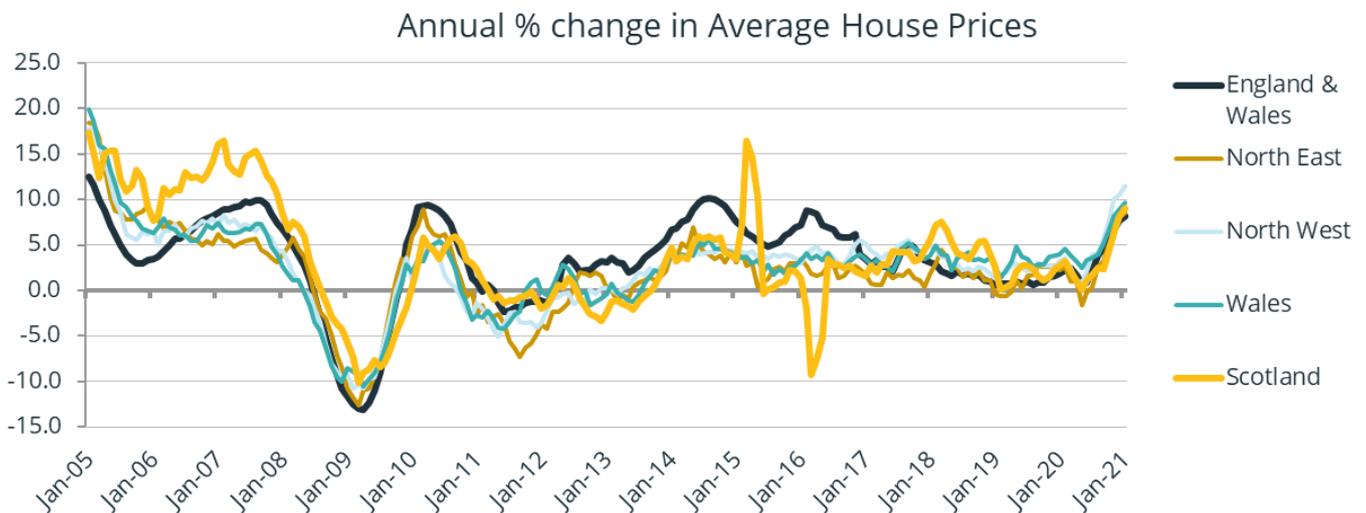


Figure 4. A comparison of the annual change in house prices in Scotland, England and Wales, Wales, North East and North West for the period January 2005-January 2021 ([Link to source Excel](#))



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Scotland's Seven Cities

Figure 5. Average house prices for Scotland's seven cities from November 2019-January 2021 ([Link to source Excel](#))

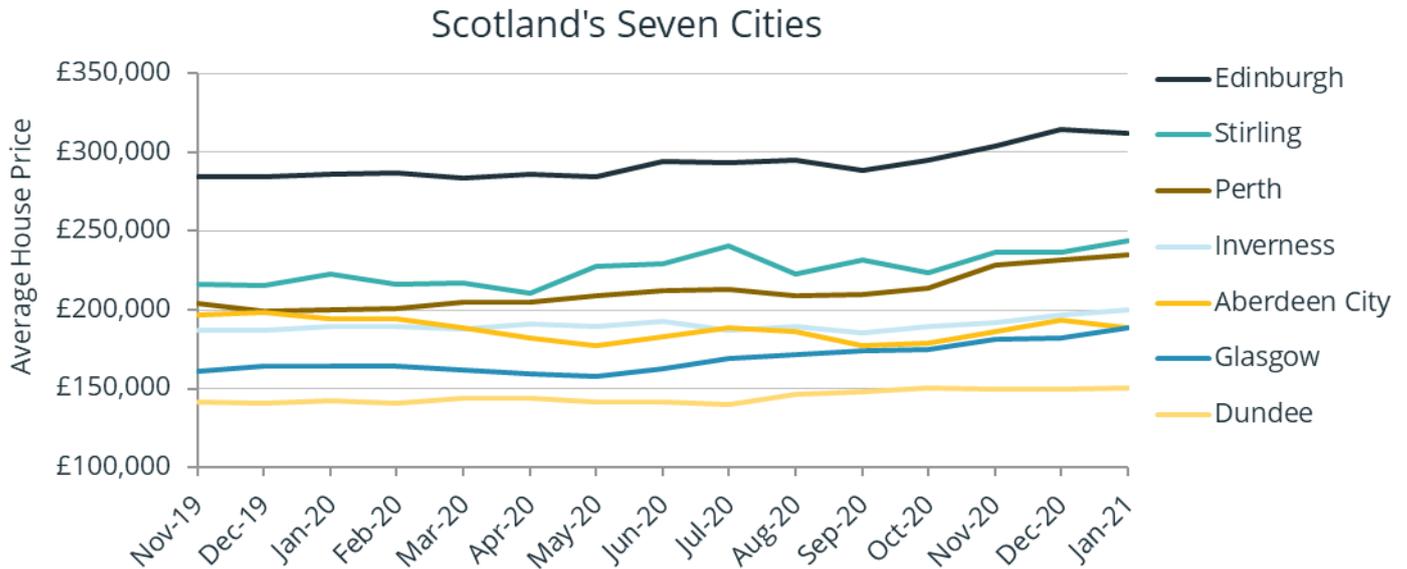
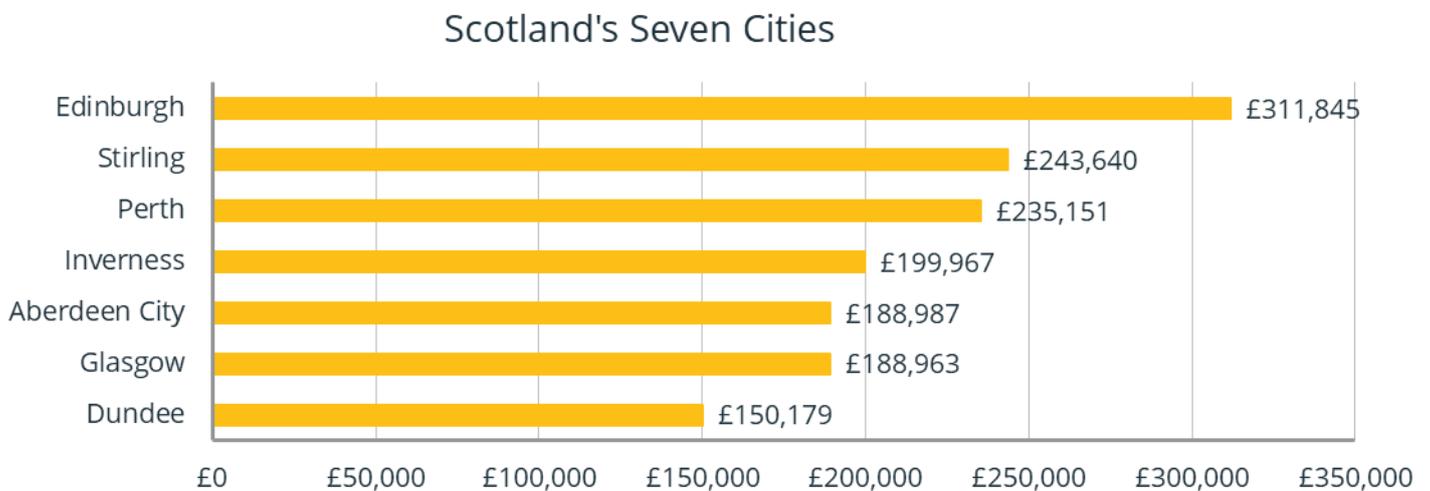


Figure 6. Average house prices for Scotland's seven cities January 2021 ([Link to source Excel](#))



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Notes

The *Walker Fraser Steele House Price Index* was formerly the *Your Move Acadata House Price Index* and is produced by Acadata. Content and methodology are unchanged.

1. The Walker Fraser Steele HPI (Scotland) is a price series as opposed to a value series and uses:
 - the actual prices at which every residential property in Scotland was transacted, including prices for properties bought with cash, using the data provided by Registers of Scotland as opposed to valuation estimates or asking prices
 - the price of every single relevant transaction, as opposed to prices based upon samples
2. The current month Walker Fraser Steele HPI (Scotland) is not forecast, unlike the e.surv HPI (England and Wales) but is based on achieved prices. The first release of the Scotland results lag the first release of those for England and Wales by one month, as the former index does not use estimates of market prices.
3. While the Walker Fraser Steele HPI (Scotland), like the e.surv HPI (England and Wales), comprises a smoothed average of three months' prices, the Walker Fraser Steele HPI (Scotland) average reflects the average price at the month of the index and the prior two months' prices and is ascribed to the month of the index i.e. it is "end month smoothed" (ems) and not "centre month smoothed" (cms) as applied to the e.surv HPI (England and Wales). Since we provide only a national England and Wales average price in our current month e.surv HPI (England and Wales) and prices at region and lower levels are lagged one month, this procedure means that the Walker Fraser Steele HPI (Scotland) prices are contemporaneous with the prices published for the equivalent month for England and Wales and the regions. All Walker Fraser Steele HPI (Scotland) results are subject to change following receipt of updated data from Registers of Scotland.
4. The [Acadata](#) website enables comparisons of selected indices over selected timescales to be undertaken [here](#) with ease and provides historic results and other information.
5. Walker Fraser Steele HPI (Scotland) may not be used for commercial purposes without written permission from Acadata. Specifically it may not be used to measure the performance of investments or to determine the price at which investments may be bought or sold or for collateral valuation concerning which enquiries should be directed to MIAC Acadametrics.
6. Acadata is an independent privately owned consultancy specialising in house price data. Our associated company MIAC Acadametrics Limited is an independent asset valuation service provider, specialising in behavioural modelling, stress testing and collateral valuation for the financial services industry

For further footnotes and a description of the methodology used in the Walker Fraser Steele HPI (Scotland) please click [here](#).

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About Walker Fraser Steele

Walker Fraser Steele is one of the longest established Chartered Surveyor brands in Scotland. We're proud of our Scottish heritage and reputation, which has allowed us to stay at the forefront of the residential property market in Scotland for well over a century.

In June 2013, the business joined forces with [e.surv Chartered Surveyors](#) (part of [LSL Property Services plc](#)). e.surv is the UK's leading provider of residential valuation and surveying services and brings technical expertise and award-winning know-how to complement our in-depth knowledge of local markets. This is a unique formula that adds huge value for our clients and customers.

We provide Home Reports, Mortgage Valuations and Energy Reports to Scottish homeowners, and valuations and property risk advice to a large proportion of UK lenders.

For further information, please visit our website: www.walkerfrasersteele.co.uk

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