

Communities Scotland  
**Inspection report**

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**Isaac S Mackie Housing Association Ltd**

February 2006

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# 1. Introduction

## About this inspection

- 1.1 This inspection was carried out by Communities Scotland under section 69 of the Housing (Scotland) Act 2001 on behalf of Scottish Ministers. Our purpose in inspection is to provide an independent external assessment of the effectiveness of housing service delivery and make recommendations to help improvement. Inspections are conducted within a published framework of Performance Standards\*.

## How we assessed performance

- 1.2 Our inspectors asked two key questions:
- How good are the services we have inspected?
  - How well are these services being managed for improvement?
- 1.3 In order to answer these questions the inspectors:
- spoke to tenants, the agent's staff and members of the governing body;
  - saw and tested first hand how well services were being delivered;
  - examined key policies, publications, information and the organisation's self-assessment submitted for this inspection;
  - analysed tenant satisfaction surveys; and
  - analysed published performance and financial information.

## The inspection team

- 1.4 The Isaac S Mackie inspection was carried out by Scott Crossley who was supported by Pauline McFadden (Financial Analyst). We were on site on 8 November 2005. We would like to thank everyone involved in the inspection, particularly the Management Committee and staff for their time and co-operation.

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\* see glossary

## Responding to this inspection

- 1.5 We expect all inspected bodies to make this report available to anyone that wants it, report our findings to tenants and other stakeholders and respond to the issues raised in this report. We require that the summary of this report is issued to all tenants.

## 2. Context

### About the Organisation

- 2.1 Isaac S Mackie Housing Association was formed in 1972 and was registered by the Housing Corporation in Scotland\* in March 1976. It is a charitable Industrial & Provident Society\*. The Association operates in a rural setting and has 19 properties in a single sheltered development in Elie, Fife. The development and support services cater for older people.
- 2.2 The Association is governed by a voluntary management committee elected from its membership at its Annual General Meeting (AGM). It currently has nine committee members, none of whom are tenants. At the time of inspection Isaac S Mackie has neither full nor part time employees. The Association receives all of its services from Viewpoint Housing Association. The table below shows some key facts on Isaac S Mackie.

| <b>Key Facts</b>                   | <b>2002-2003</b> | <b>2003-2004</b> | <b>2004-2005</b> |
|------------------------------------|------------------|------------------|------------------|
| Houses owned                       | 21               | 21               | 19               |
| Employees (full time equivalent)   | 0                | 0                | 0                |
| Annual turnover (£'s)              | 66,000           | 75,000           | 65,027           |
| Total possible rental income (£'s) | 71,000           | 74,000           | 75,000           |
| Total Arrears (£'s)                | 805              | 1,451            | 792              |
| Average* weekly rent (£'s)         | 34.29            | 35.19            | 37.71            |
| Houses re-let*                     | 8                | 3                | 4                |
| Average days to re-let*            | 43               | 45               | 211              |
| Responsive repairs* carried out    | 71               | 46               | 42               |

Source: Annual Performance & Statistical Returns (APSR) & annual accounts

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\* see glossary

### 3. How good are the services?

#### Accessible Services

*Social landlords should provide open, fair and equal access to their houses and services.*

- 3.1 Isaac S Mackie provides fair access to its housing list<sup>\*</sup>. The Association recently held an open day to provide information on its development and as a result, secured a number of new applicants to its housing list. Isaac S Mackie continues to advertise its housing list in a number of public locations and a section in the application form includes details about its properties and services available.
- 3.2 Application forms are available from its agents, Viewpoint Housing Association who will visit applicants in their homes to assist them to complete the application form, if required; however, the Association does not regularly monitor the agent's performance against the agreed target for how long it takes to add new applicants to the housing list.
- 3.3 Isaac S Mackie operates an allocations policy that is based on housing need and which seeks to prioritise those entitled to reasonable preference<sup>\*</sup> under legislation. The Association assists Fife Council to accommodate homeless people and there is a protocol in place for Section 5<sup>\*</sup> referrals from the Council. In 2004/05 one of the four re-lets, was to a homeless applicant referred to it by Fife Council.
- 3.4 We saw that the allocation policy allows a member of the governing body to have an inappropriate input to selection of applicants.
- 3.5 We reviewed a number of selections for housing and could see that applicants are pointed and selected on the basis of need and that there were clear audit trails for any by-passing of applicants.
- 3.6 We looked at a number of applications for housing and could find no supporting correspondence in the Association's file to confirm that applicants had been

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<sup>\*</sup> see glossary

advised of their points, likelihood of being made an offer or documentation to support a clear audit trail. The Association acknowledged that its current practice was weak and took measures to improve this while we were on site.

- 3.7 Isaac S Mackie has not yet had to suspend anybody from its housing list. There are procedures in place for suspending applicants from receiving offers of housing. However, these do not fully comply with legislation. The Association was aware of this and advised us that that in practice, it would only suspend applicants in line with good practice and legislation.
- 3.8 While Isaac S Mackie seeks to provide open access to its houses, the Association cannot demonstrate that this always happens and that it allocates houses within the statutory reasonable preference categories.
- 3.9 Isaac S Mackie provides good access to its repairs services. Tenants can report a repair by phone or to staff on site. It publicises arrangements for reporting repairs in its Tenant Handbook. Tenants have direct access to the out of hours emergency repairs service through the community alarm system.
- 3.10 The Association does not operate a formal appointment system for repairs. However, it tries to accommodate suitable access times as far as possible. Tenants we spoke to are generally satisfied with access to the responsive repairs service for their homes.

## Service Quality

*Social landlords should deliver high quality services and maintain their houses to a high standard.*

## Housing Management

- 3.11 Isaac S Mackie has very few void properties and has a target for applicants to be added to its housing list within nine weeks. For all of the cases we reviewed applicants were added to the housing list within a much shorter timescale. The target set is not challenging and could impact on applicants in urgent housing need.

- 3.12 Isaac S Mackie has signed up all of its tenants to the Scottish Secure Tenancy (SST)\* agreement. To date, it has not been appropriate to offer any tenant the Short Scottish Secure Tenancy (SSST)\*; however the Association is prepared to use this type of tenancy in appropriate circumstances and has policies and procedures in place which would allow it to do so.
- 3.13 New tenants receive a good Tenant Handbook. This provides comprehensive information on:
- guidance on the tenancy agreement;
  - the make up of rent and service charges;
  - the repairs service;
  - Right to Repair\*;
  - neighbour disputes;
  - rent arrears;
  - complaints and appeals; and
  - timescales for responding to a wide range of queries and requests.
- 3.14 The Association has not issued any Notices of Proceedings\* nor initiated court actions during 2004/05 for either rent arrears or anti-social behaviour.
- 3.15 Isaac S Mackie has a good approach to support and welfare advice. It has good policies and procedures to help tenants maintain their independence and to continue to live in the community. While visiting Isaac S Mackie we saw examples of staff actively supporting tenants to remain in their homes.
- 3.16 We visited Isaac S Mackie's development and found that it is of an excellent standard. The property was clean and there was no evidence of graffiti or vandalism. Tenants we spoke to were satisfied or very satisfied with Isaac S Mackie House as a place to stay.
- 3.17 Isaac S Mackie has policies and procedures in place to deal with anti-social behaviour should it occur; however; complaints are very few and there have been no recorded incidents of anti-social behaviour over the last year.

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\* see glossary

## Property Maintenance

- 3.18 Isaac S Mackie has an emergency repair target of two hours to make safe and 24 hours to complete the repair. Urgent repairs should be completed within three working days and routine repairs have a 15 day target for completion. These are more challenging than its peer group\* averages of 24 hours for emergency repairs, six days for urgent repairs and 26 days for routine repairs.
- 3.19 In 2004/05 Isaac S Mackie completed 42 repairs or 2.3 repairs per house, of these 36 or 85.7% were completed within the Association's target timescales. This is below the national median of 95.5%, but better than the peer group average of 73% for completing responsive repairs within target timescales.
- 3.20 Current performance has however, improved with 97% of emergencies 100% urgent and 99% of routine repairs being completed within target timescales. All of the responsive repairs we reviewed were completed within the target timescales.
- 3.21 Pre- and post-inspections are important tools for ensuring repairs are targeted accurately and carried out to a high standard. While Isaac S Mackie does not set a target for the proportion of repairs to be pre-inspected, it uses good selection criteria, adopted from its service agent to ensure that it effectively and efficiently targets repair work.
- 3.22 The Association has adopted the same criteria for the selection of post inspections as its agent, Viewpoint Housing Association. We saw that some of the criteria, while suitable for a larger organisation for selection of repairs to be post inspected, are not necessarily appropriate for a landlord of Isaac S Mackie's size.
- 3.23 The Association has a statutory duty to provide tenants with Right to Repair\*. While Isaac S Mackie advises tenants of qualifying repairs it does not monitor its performance on Right to Repair nor does it advertise the service annually among tenants. As such the Association does not fully meet its statutory obligations.

- 3.24 Scottish Ministers have set a target that all landlords' houses should meet the new Scottish Housing Quality Standard (SHQS)\* by 2015. Landlords were required to prepare and submit to Communities Scotland, by April 2005, a standard delivery plan showing how it would achieve this. Isaac S Mackie is of the opinion that it currently meets the standard but has yet to finalise and submit a plan for future delivery of the SHQS.
- 3.25 From May 2004 social landlords have a statutory duty to manage asbestos in the common areas of their properties. The Association intends to carry out surveys for asbestos in the common areas before March 2006, however as Isaac S Mackie does not have in place an asbestos management plan for common areas; it is not complying with its statutory duty.

### Service user focus

*Social landlords should place the people they serve at the heart of their work, treat them with respect and be responsive to their views and priorities.*

- 3.26 Isaac S Mackie's approach to engaging with service users has some strengths but with areas of weakness where improvement is needed.
- 3.27 The tenant participation strategy was developed following full consultation with the Association's tenants. The main forms of consultation are through direct contact with tenants, tenant meetings, questionnaires and leaflets.
- 3.28 Tenants or their relatives can make suggestions or comments on the services at any time through a Comments / Suggestions scheme, with forms being available in the development. This includes a target timescale for the Association or its agent to respond.
- 3.29 There is provision for two of Isaac S Mackie's tenants to participate in the work of the governing body, without being members of the Association. Tenants select two individuals to attend meetings and represent tenants. The tenant representatives participate in each governing body meeting and feed back tenants' views and any concerns on the services provided.

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\*See glossary

- 3.30 Isaac S Mackie monitors levels of tenant satisfaction through:
- an annual meeting with tenants, where tenants set the agenda;
  - feed back from the tenants' representatives at each governing body meeting;
  - repair satisfaction cards; and
  - informal contact with the warden
- 3.31 Isaac S Mackie's agent, Viewpoint Housing Association carried out a tenant satisfaction survey of its tenants in 2004 and included Isaac S Mackie's tenants in the survey. However, as the results were not broken down between the two landlords, a formal analysis of the views of Isaac S Mackie's tenants could not be obtained.
- 3.32 Isaac S Mackie does not produce an annual report or advertise its performance annually. As a result, its tenants cannot formally judge how well their landlord is performing and this is a weakness.
- 3.33 Isaac S Mackie has received very few formal complaints and has a fair approach to dealing with them. There are policies and procedures in place for complaints about services, the Association's agent's staff or management committee members, with related targets for responding to the complainant. Isaac S Mackie publicises its complaints procedure in its Tenant Handbook including details on the Scottish Public Services Ombudsman service and sources of independent advice.
- 3.34 The Association only had one complaint last year and intends to use the outcome of that complaint to review their service; however, the complaint was not dealt within the Association's published target timescales.

## 4. Is the service managed for improvement?

### Performance and resource management

*Social landlords should have clear objectives, standards and targets, manage costs effectively and should work to continuously improve services.*

- 4.1 Isaac S Mackie offers a good range of methods by which tenants can pay their rent. Tenants can pay their rent through housing benefit direct, standing order, cheque and by post office giro.

- 4.2 Isaac S Mackie has a good approach to the management of rent arrears. Total arrears have continued to fall. In 2004/05 these stood at 1.05% as a percentage of total gross rental income and at the time of our inspection had fallen to 0.48%. In 2003/04 the amount of money owed to the Association as a result of non payment of rent was lower than both peer and national figures and Isaac S Mackie was ranked 13 of all 179 RSLs nationally.
- 4.3 In 2003/04 the Association re-let three flats with an average time to re-let of 45 days. This was greater than the national median of 31.5 days. Performance has declined significantly. In 2004/05 there were four void houses which represents a turnover of 21%. The average time to re-let empty flats has increased to 212 days and Isaac S Mackie is ranked 64 out of 65 RSLs who report on sheltered lets.
- 4.4 A number of the empty properties were studio flats and the Association has identified there is no demand for this type of property. It has eight studio flats remaining in its development or 42% of the housing stock. A report to committee in March 2005 advised that none of the single applicants on the housing list would accept studio flat accommodation.
- 4.5 Isaac S Mackie has put in place a strategy to convert these unpopular studio flats to larger, one bedroom flats, in an attempt to improve re-let times; however this remains a risk to the Association's continued financial viability.
- 4.6 Isaac S Mackie's costs for delivering its housing management and maintenance services were £428.57 for each of its houses in 2004/05. This is an increase of 4.7% on 2003/04. Isaac S Mackie's costs were below both the peer group average and national median.
- 4.7 Isaac S Mackie has a range of policies and procedures, some of which it adopted directly from its agent. It has in the past reviewed policies, but it does not have a clear timetable for the continued review of policies and tenant involvement in this process is limited. This is a weakness.
- 4.8 Isaac S Mackie does not carry out internal audit and this limits the Association's ability to demonstrate its commitment to continuous improvement. This is a weakness.

## 5. Governance & Financial management

### Leadership, ethical standards and risk

*Social Landlords should have a clear vision, promote values that underpin good governance and effectively manage organisational risk.*

- 5.1 Isaac S Mackie's management committee members have a shared view on where the Association should be going and how to achieve this, but it has no formal strategic vision statement, or related objectives tied into a prioritised action plan. We also found that its current planning is not linked to financial plans, internal audit or a risk management strategy. This is a significant weakness.
- 5.2 Isaac S Mackie's management committee comprises nine voluntary members elected from the Association's membership. It provides new governing body members with an induction pack including information from the Scottish Federation of Housing Associations\*(SFHA) on the code of conduct for governing body members. It also organises training for members, although it does not base this on any annual needs assessment of individual governing body members training requirements.
- 5.3 Isaac S Mackie's rules are out of date and they allow Isaac S Mackie to act unlawfully. We saw that the Association generally acts within the scope of current legislation, however, this remains a significant weakness.
- 5.4 Average attendance at committee meetings is good at 75% and all meetings have been quorate in the last year. Isaac S Mackie has only 10 members; the last AGM was quorate with a turnout of 100% of members attending. A strong membership and good levels of participation are important ways for a landlord to demonstrate accountability and ensure that tenants' interests are at the heart of the organisation's decision making process. The Association's low membership, particularly amongst its tenants, makes it difficult for Isaac S Mackie to demonstrate that it is an accountable organisation.
- 5.5 Isaac S Mackie recognises the importance of both its agent's staff and committee members adhering to the highest ethical standards. We found that Isaac S Mackie acts in accordance with statutory requirements relating to the granting of benefits in Schedule 7 of the Housing (Scotland) Act 2001. However we saw that there remained a potential for a breach of Schedule 7 and that this had previously been highlighted in our performance audit in January 2002.

- 5.6 Isaac S Mackie's committee is aware of the risks that face the Association, but it has no formal approach to manage these risks.

### Financial viability and management

*Social landlords should be financially viable in the short and medium term and sustainable in the longer term. They should have a robust financial management framework.*

- 5.7 Isaac S Mackie's accounts to 31<sup>st</sup> March, 2005 indicate that it is financially viable. The accounts show a small surplus for the year, although it does incur a small deficit on its management of empty houses. Its balance sheet shows the Association has net current assets.
- 5.8 Isaac S Mackie considers that it can remain financially viable. However, the Association has not prepared medium or long term financial plans; it is therefore not possible for Communities Scotland to comment on the Association's future financial viability.
- 5.9 The Association prepares and presents financial reports to the committee quarterly to monitor actual spend against budget. The information is limited to income and expenditure and balance sheet, with no cashflow or key performance indicators information presented to the committee.
- 5.10 At the time of our inspection, we found that the Association had not submitted a budget for 2005/06 and there are no minutes of the management committee at which the 2005/06 budget had been presented, discussed and approved. The 2004/05 budget was approved at the management committee meeting held on 8<sup>th</sup> June, 2004 – two months after the start of the financial year. This is approach to budget setting is poor.
- 5.11 The Association's financial management framework is fair, with some strengths and a small, though significant, number of weaknesses where improvement is required.

## 6. Areas for improvement action

These are the key areas that need to be targeted for the improvement plan. They are broadly in order of priority within each of the key service areas:

In **Access** Isaac S Mackie should:

- revise the allocations policy to be compliant with legislation; and
- review the targets for applicants inclusion to the housing list.

In **Service quality** Isaac S Mackie should:

- ensure that it complies with legislation around Right to Repair;
- prepare an asbestos management plan for common areas; and
- submit its delivery plan for the SHQS.

In **Performance and resource management** Isaac S Mackie should:

- consider how it can improve its performance in allocating houses; and
- develop a regular rolling programme of internal audit.

In **Governance and financial management** Isaac S Mackie should:

- develop an Internal Management Plan;
- mainstream risk assessment;
- demonstrate long term sustainability in cashflows;
- review its rules:
- approve the budget before the start of the financial year; and
- develop and implement a plan to recruit more members.

## 7. Next steps

7.1 This report highlights our findings following this housing inspection. We expect Isaac S Mackie to respond effectively to our recommendations using an improvement plan to be submitted to us within eight weeks of the publication of this report. The plan should show how the organisation intends to respond to our findings. The plan will be agreed with us.

7.2 If you would like to see Isaac S Mackie improvement plan you should contact the Chairperson at:

Isaac S Mackie Housing Association Ltd  
Viewpoint House  
4 South Oswald Road  
Edinburgh  
EH9 2HG

Telephone: 0131 668 4247

Email: [admin@viewpoint.org.uk](mailto:admin@viewpoint.org.uk)

## Sources of Evidence

### Groups and third parties consulted:

- Fife Council
- Communities Scotland Homepoint Team
- Communities Scotland Quality and Transfer Delivery Unit
- Communities Scotland Tenant Participation Development Team

### Interviews / meetings:

- Members of the Association's Management Committee
- The Association's Tenants
- Service Agent's Housing Manager
- Service Agent's Senior Housing Officer
- Service Agent's Allocations Officer
- Service Agent's Maintenance Manager
- Service Agent's Maintenance Officer
- Service Agent's Maintenance Assistant
- Service Agent's Finance Manager

### Reality checks:

- Review of arrears cases
- Review of complaints
- Review of reactive repairs
- Review of housing list applications and allocations
- Observation of the provision of information and advice
- Review of Schedule 7 register
- Observation of committee meeting
- Observation of annual general meeting

### Key documents reviewed:

- Inspection submission<sup>\*</sup>
- Conflict of interest register
- Complaints register
- Performance reports

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<sup>\*</sup> see glossary

## Examples of Positive practice

These are areas we would highlight as working particularly well, taking account of the organisations operating context:

### Service user focus

- Isaac S Mackie's use of a Comments / Suggestions box for both tenants and their families.
- For an organisation of its size, Isaac S Mackie has a comprehensive tenant handbook.
- Isaac S Mackie organises an annual meeting for all of its tenants, who set the agenda for the event.

### Service Quality

- Isaac S Mackie's support services to allow tenants to remain in their homes.
- Isaac S Mackie's collection of rent arrears.
- Tenant participation in the operation of the governing body.

## Glossary

|   |   |
|---|---|
| <b>Annual Performance and Statistical Return (APSR)</b> | Annual questionnaire completed by RSLs and sent to Communities Scotland. Used to keep the Register of Social Landlords up to date and to track the performance of RSLs.   |
| <b>Anti Social Behaviour Order (ASBO)</b>               | ASBOs are preventative orders designed to protect individuals from further anti-social behaviour that causes or is likely to cause alarm or distress. Breach of an order is a criminal offence, punishable by a fine or imprisonment. |
| <b>Average</b>  | The arithmetic mean – the sum of all the values divided by the number of values.  |
| <b>Average days to re-let</b>                           | The average time measured in days taken by a landlord from when the tenancy ends to the new tenancy starts.   |
| <b>Average weekly rent</b>                              | The average of all a landlords rents as a weekly sum.   |
| <b>Housing list</b>                                     | A list of applicants for housing which is used by the RSL to allocate its housing stock.  |
| <b>Housing Corporation in Scotland</b>                  | Predecessor of Communities Scotland for registering and funding Housing Associations  |
| <b>Houses re-let</b>                                    | The number of empty properties a landlord lets in a year.   |
| <b>Industrial and Provident Society</b>                 | Many RSLs are legally incorporated as industrial and provident societies. I&Ps can be charitable or non-charitable, or housing Association s. They must be non-profit making and supervised by the Register of Friendly Societies.    |
| <b>Inspection submission</b>                            | Documents submitted by the landlord at the start of the inspection to provide information to on its performance, context and how it is structured.  |
| <b>Life cycle costing</b>                               | A method of calculating the cost and timing of the repairs to, and replacement of, major building components.   |
| <b>Median</b>   | The mid point in a series of numbers, half the data values are above the median and half below.   |
| <b>Notice of proceedings</b>                            | The formal notice provided to tenants informing them that their landlord is taking legal proceedings to seek a court order for recovery of possession of a property.  |
| <b>Peer group</b>                                       | A group of organisations facing similar tasks and challenges with which comparisons can be made. RSLs choose which peer group they belong to when they submit their APSRs.  |

|   |   |
|---|---|
| <b>Performance indicator</b>                              | A measure of how a RSL is achieving its objectives. Performance Indicators can be compared with a pre-set standard (a benchmark) or with other organisations.   |
| <b>Performance Standards</b>                              | Housing standards for all social landlords in Scotland.   |
| <b>Reasonable Preference categories</b>                   | Homelessness, overcrowding, large families, living in below tolerable standard housing or unsatisfactory living conditions.   |
| <b>Registered social landlord (RSL)</b>                   | A landlord providing social rented housing that is registered and regulated by Communities Scotland.  |
| <b>Re-lets</b>  | Lets made to the second or subsequent tenant. Distinguished from new lets that are made when the property is first built or modernised.   |
| <b>Right to Repair</b>                                    | A scheme which gives tenants legal rights to have certain repairs in defined times.   |
| <b>Responsive repairs</b>                                 | Day to day repairs carried out as a result of failure of a component.   |
| <b>Section 5 referrals</b>                                | Under Section 5 of the Housing (Scotland) Act 2001 a local authority can request a registered social landlord which has accommodation in its area to provide accommodation to homeless people. This request is known as a Section 5 referral.   |
| <b>Scottish Federation of Housing Associations (SFHA)</b> | The SFHA was established in 1975 membership is made up of housing association or co operative members as well as commercial businesses involved or interested in the housing sector. The SFHA is owned by its membership and exists to support the work of housing associations and co-operatives in Scotland by providing services, advice and good practice guidance. |
| <b>Scottish Housing Quality Standard (SHQS)</b>           | All property managed by registered social landlords must be brought up to a certain standard by 2015.   |
| <b>Scottish Secure Tenancy (SST)</b>                      | The Housing (Scotland) Act 2001 establishes the Scottish Secure Tenancy as the tenancy for all tenants of social landlords in Scotland.   |
| <b>Short Scottish Secure Tenancy (SSST)</b>               | Section 34 and schedule 6 of the Housing (Scotland) Act 2001 establish the basic conditions when a Short Scottish Secure Tenancy can apply to some tenants of social landlords in Scotland in place of a full SST   |

## Regulation & Inspection

### **EDINBURGH**

Rosebery House  
9 Haymarket Terrace  
Edinburgh EH12 5YA  
Tel: 0131 313 3700

### **GLASGOW**

Highlander House  
58 Waterloo Street  
Glasgow G2 7DA  
Tel: 0141 226 4611