



HOUSING
ALLIANCE
DELAWARE

The State of Housing & Homelessness in The First State

2018

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Letter from the Executive Director

Delawareans should be able to live, work, attend school and recreate in communities of opportunity that are safe, healthy, vibrant, and economically thriving. Sadly, many Delawareans are in a daily struggle to afford the most basic of human needs – the need for housing. Even if stably housed, many are too burdened by the cost of their rent to save for home ownership. In addition, years of public and private disinvestment, and shifts in the state's economy, have left many neighborhoods adversely impacted by vacant and abandoned properties. These pockets of blighted real estate contribute to lower property values and create challenges to attracting community and business development.

No commodity, with exception of food, is as essential to basic human survival as housing. The need for shelter permeates every aspect of our lives: physical and mental health, employment, education, and the overall quality of life. Unfortunately, this basic need has grown further out of reach in our own state and across our nation. For the second year in a row, Delaware has the unfortunate honor of being the 15th most expensive state in which to rent a modest-sized home. (Source: NLIHC Out of Reach 2018). Is this our "Delaware Way"?

Housing Alliance Delaware is dedicated to advancing *all* housing opportunities, whether moving individuals and families from homelessness to stable and affordable housing, supporting first time home ownership programs, or advancing community revitalization and development. From Claymont to Delmar, we work with communities to alleviate homelessness, and increase support for decent and affordable housing. We also understand that homelessness and affordable housing are inextricably intertwined. With the continued growth in the gap between wages in our state and cost of rental housing, more Delawareans are at risk for homelessness. Furthermore, many others are seeing home ownership as an unattainable "American Dream".

On May 3rd Housing Alliance Delaware held our annual **Day for Housing** in Dover, two blocks away from Legislative Hall. We brought together over 100 attendees from the housing sector, including public and private housing stakeholders, faith-based and non-profit partners, state and local elected officials, and numerous community advocates, to share their successes and challenges in creating and sustaining affordable housing in their communities. The innumerable accomplishments of the presenters and their respective agencies epitomize the best attributes of the "Delaware Way". These included increasing the number of homeless moving to, and remaining in, permanent housing; the revitalization of downtown areas, including our capital of Dover; the ending of veteran homelessness; and many other accomplishments in Delaware's private and public housing sector.

As a state, we are uniquely positioned to address our problem of homelessness and our shrinking inventory of affordable housing. We have the means to effectively end homelessness in Delaware. In addition, we are capable of bringing home ownership closer into reach for more Delawareans. With work, we can ensure that Delaware residents have a place to call home that is affordable, safe, and in an area of opportunity.

Housing Alliance Delaware proudly provides this report as a summary of the state's housing environment. The report explores our shortfalls in available affordable housing units, what a Delaware resident must earn per hour to afford a moderately sized rental unit, and trends in the demographic breakdown and size of our homeless population. We encourage you to use this as a resource to advocate on behalf of Delaware's low to moderate income, minority and traditionally underserved residents, and for increased funding for providers offering service to these communities.

Best Regards,





HOUSING ALLIANCE DELAWARE

Our Mission

Advance Housing Opportunities,
End Homelessness,
Promote Vibrant Communities

Our Values

Commitment
Compassion
Collaboration
Innovation
Respect

Our Vision

“Housing for All in Thriving and
Diverse Communities”

For More Information

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Executive Summary

On any given night 1,000 people in Delaware experience homelessness, including more than 200 children under 18 years of age. This has been a silent crisis in Delaware. While the reasons for this are multifaceted, ensuring availability of affordable housing to Delaware's modest and low-income residents is one area where we can alleviate the crisis. Veteran homelessness has been effectively ended in Delaware and the lessons from that accomplishment are applicable to other targeted populations, including families and youth.

Delaware is the 15th most costly rental market in the United States. Housing assistance helps bridge the "affordability gap" and provides vulnerable families with stable housing they need to achieve positive economic, educational, health and employment outcomes. However, programs to assist cost-burdened renters continue to have extremely long waiting lists. Although renter wages have risen slightly in the past year, the corresponding increase in Fair Market Rent statewide has wiped out any rental affordability gains. Additionally our eviction rate is twice the national average, which further strains housing stability.

The State of Housing and Homelessness in the First State 2018 key facts include:

- Delaware has the 15th highest two-bedroom rental-housing wage in the U.S.
- On January 31, 2018, the annual HUD Point-in-Time Count in Delaware, there were 1,082 individuals and families statewide experiencing homelessness; 227 of these were children and 51 were 62 years old or older.
- The number of seniors 62 and older who were experiencing homelessness on the January Point-in-Time night increased from 2015 to 2018 by over 40%.
- At the current Delaware minimum wage of \$8.25 an hour, a renter would have to work 106 hours, or 2.6 full time jobs, to afford the Delaware Fair Market Rent of \$1,136 for a two-bedroom unit. They would need to work 2.2 minimum wage jobs to afford a one bedroom.
- In 2018 the 16,027 Social Security recipients in Delaware will need 126% of their \$750 monthly benefit to afford the state Fair Market Rent of \$937 for a one bedroom rental unit.
- In Delaware 29% of all households are renters. 25% of all renters are Extremely Low Income (ELI) renters with income at, or below, 30% of the Area Median Income (AMI).
- There are only 24 available and affordable rental homes for every 100 ELI renter households. Nationally there are 35 available and affordable rental homes for every 100 ELI renter households. Delaware is one of 22 states with less than the national average of 35.
- An estimated 3,500 Delawareans will experience homelessness at some point during the year. In 2017 78% experiencing homelessness were homeless for the first time.
- During the annual Delaware HUD Point-in-Time Count of homelessness, 20% of adults reported being diagnosed with a mental illness and 40% reported being diagnosed with a disabling condition, including physical impairment, cognitive disabilities, and/or the disease of addiction.
- Female homelessness has risen as dramatically as homelessness in the 62 and over population. In 2016 38% of homeless adults and children were female on the night of the Point-in-Time Count. By 2018 it had risen to 45%.

Housing Affordability¹

Affordable Housing: 30% Rule of Thumb

The 30 percent rule is consistent with the federal standard and dates from the era of the Great Depression. During that period, "one week's pay for one month's rent" was the accepted norm. This formula has been incorporated into public policy and is used as a Housing Cost to Income Ratio (HCIR). We use the 30% rule here in order to compare to other housing affordability research and data.

Delaware has the 15th highest two bedroom rental housing wage² in the U.S. In 2017, 101,111 Delawareans rented their homes, roughly, 29% of households.

State Facts

	2018	2017
Minimum Wage	\$8.25	\$8.25
Average Renter Wage	\$16.99	\$17.06
2-Bedroom Housing Wage	\$21.85	\$21.62
Number of Renter Households	101,111	99,173

Housing Wage by County

	2018	2017
Statewide	\$21.85	\$21.62
New Castle County	\$24.35	\$23.29
Dover MSA	\$17.94	\$19.94
Sussex County	\$17.31	\$17.60

Affordability in The First State

In Delaware, in 2017, the Fair Market Rent (FMR) for a two-bedroom apartment was **\$1,136**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,787** monthly or **\$45,439** annually.

Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a necessary **Delaware Housing Wage of \$21.85 per hour**. The **2017 National Housing Wage is \$22.10 per hour**.

At the Delaware minimum wage of \$8.25 an hour, a renter would have to work **106 hours** a week to afford a two bedroom rental home at Fair Market Rent. A renter would need to work **87 hours** per week to afford a one bedroom unit.

Translated into employment, a renter in Delaware would need **2.6 full time minimum wage jobs** to afford a two bedroom rental home at FMR, or **2.2 full time jobs** to afford a one bedroom unit.

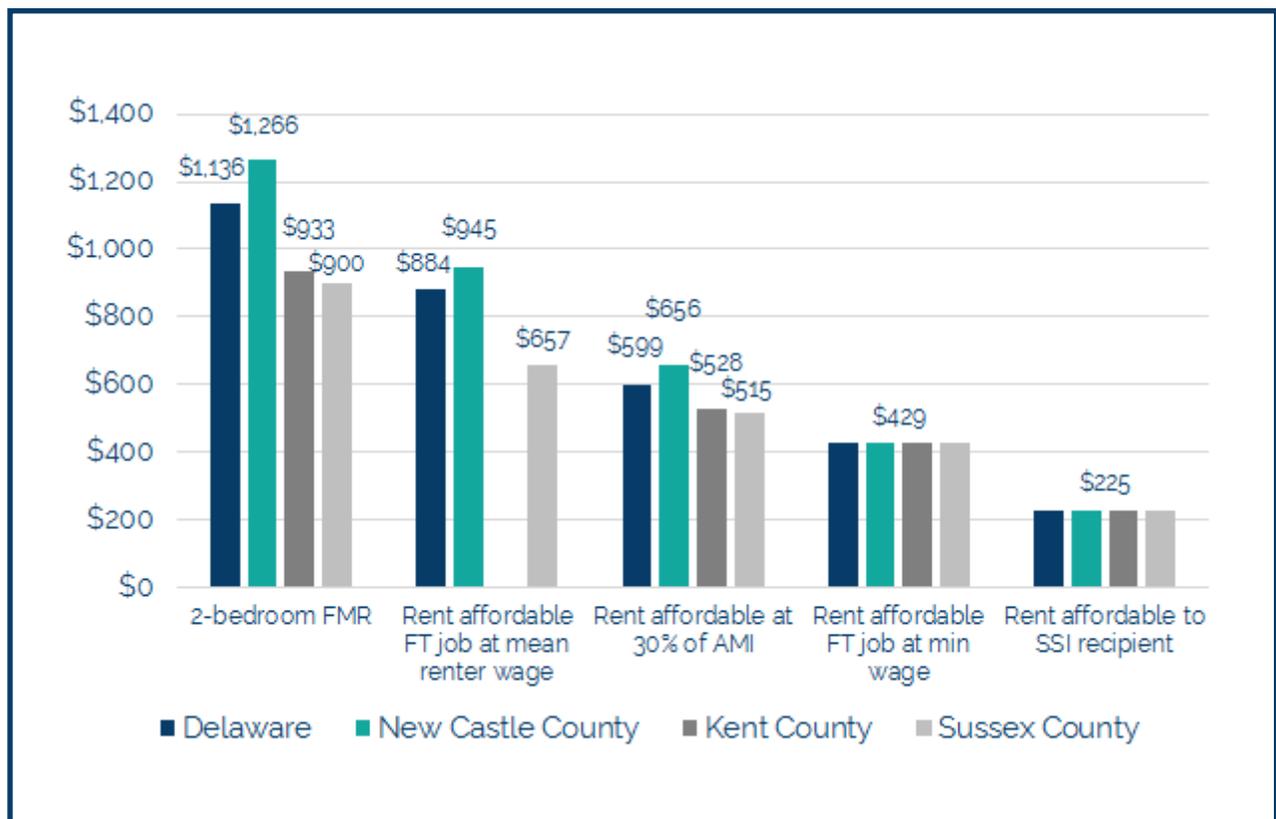
¹ Unless otherwise noted, Housing Affordability Data Source: National Low Income Housing Coalition: Out of Reach 2018.

² Housing wage is the full time hourly income a household must earn to afford a rental at Fair Market Rent while not spending more than 30% income on housing costs.

Housing Affordability By County

	New Castle County		Kent County		Sussex County	
	2017	2018	2017	2018	2017	2018
Average Renter Wage	\$18.35	\$18.17	\$17.06	unknown	\$12.10	\$12.63
% of renters	31%	31%	30%	31%	22%	22%
2-Bedroom Housing Wage	\$23.29	\$24.35	\$19.94	\$17.94	\$17.60	\$17.31
Number of Renter Households	62,593	63,474	18,386	19,052	18,194	18,585
Hours at Minimum Wage Needed for 2-BR FMR	113	118	97	87	85	84
Number of Jobs Needed at Minimum Wage	2.8	3.0	2.1	2.2	2.1	2.1

Delaware Rental Housing Costs



AMI: Fiscal Year 2018 Area Median Income

FMR: Fiscal Year 2018 Fair Market Rent

Delaware Housing Cost Burdens and Income³

Many Delaware renters are Extremely Low Income (ELI), which is defined as renter households with income at 30%, or less, of the area median income (AMI), which is below the poverty line. ELI renters spending more than 30% of their income on housing costs and utilities are facing a **housing cost burden**. Those spending more than half their income on housing costs and utilities are **severely cost burdened**.

These cost burdened renters are left to choose between basic life necessities, such as transportation, clothing, medical care, or paying rent. The accessibility for affordable rental units for this vulnerable population is woefully inadequate. These renters are at greatest risk for homelessness. One unexpected hardship can result in the loss of a stable home.

Affordable & Available Homes for ELI Renter Households

Across the state, there is a severe shortage of affordable and available homes for the 20,400 ELI Delaware households. **There are only 24 rental units available statewide for every 100 ELI families**. The crisis is greatest in New Castle County. Delaware is one of 15 states with lower affordable rentals than the national rate, which is 35 per 100 ELI households.

New Castle County	Less than 30 per 100 ELI households
Kent County	Between 41-45 per 100 ELI households
Sussex County	Between 30-40 per 100 ELI households

Rental Affordability

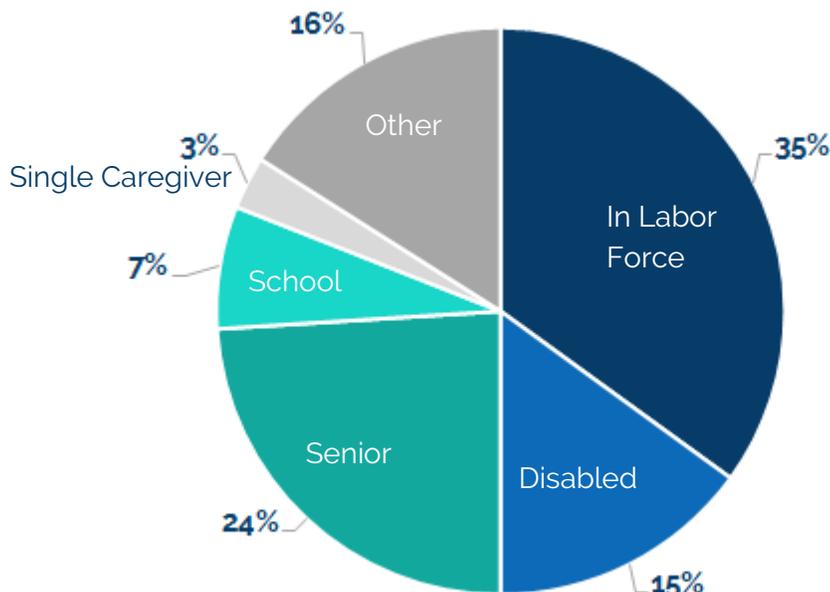
	AMI Monthly Income	Avg. Renter Monthly Income	ELI Monthly Income	Rent Affordable at ELI	1 BR FMR Cost	2 BR FMR Cost
Delaware	\$6,657	\$2,945	\$1,997	\$599	\$937	\$1,136
New Castle	\$7,283	\$3,149	\$2,185	\$656	\$1,047	\$1,266
Kent	\$5,867	-	\$1,760	\$528	\$809	\$933
Sussex	\$5,725	\$2,139	\$1,718	\$691	\$691	\$900

³Unless otherwise noted, Housing Cost Burden Data Source: NLIHC The Gap 2018.

Housing Cost Burden

	Renter Households	% with Severe Burden	Affordable and Available Units per 100 Households	Deficit of Affordable and Available Units
Income at or below 30% of AMI	26,766	73%	24	-20,400
Income between 31% and 50% of AMI	15,012	29%	55	-19,285
All Renter Households	101,111	26%		

Extremely Low Income Renter Households



Affordable Rent at Minimum Wage

In 2018, in order to afford a modest two bedroom rental home in the U.S., renters need to earn a wage of **\$22.10** per hour and **\$17.90** for a one bedroom.

In Delaware, a renter needs to earn **\$21.62** to afford a two bedroom unit at FMR. However, the renter hourly wage, statewide, is **\$16.99**, with many households having an average hourly wage far below \$16.99. For minimum wage earners, including many heads of households with children, this substantial shortfall forces choices between other basic life essentials such as medical care, clothing, transportation, and utilities. It is also a contributing factor to homelessness.

Minimum Wage Affordability Gap

	Minimum Wage	1-Bedroom Housing Wage	Gap	2-Bedroom Housing Wage	Gap
State	\$8.25	\$18.01	-\$9.76	\$21.85	-\$13.60
New Castle	\$8.25	\$20.13	-\$9.09	\$24.35	-\$16.10
Kent	\$8.25	\$15.56	-\$7.31	\$17.94	-\$9.69
Sussex	\$8.25	\$13.29	-\$5.04	\$17.31	-\$9.06

Special Housing Needs

The housing affordability gap for renters with a disability is an even greater challenge than for ELI renters. **Delaware is one of 22 states where the average one-bedroom rent is higher than the monthly Supplemental Security Income (SSI) benefit.** Simply put, rental housing is financially impossible for those depending on Social Security Income alone.

Individuals with disabilities face diverse and critical housing needs. Often being ELI renters, as well, they face significant affordability and accessibility challenges. In 2017 in Delaware, a person with a qualifying disability received SSI benefits equal to **\$750** per month. **A renter on SSI would need 126% of their SSI monthly benefit to afford housing.** The average state rent is **\$937** per month for a one-bedroom apartment. In 2017, **16,905** Delawareans receiving SSI benefits could not afford a one-bedroom unit *anywhere* in the state. **Applying the 30% rule, a SSI renter in Delaware can afford a monthly rent of \$225.**

Housing Affordability for SSI Recipients

	Annual AMI	Annual SSI Income	SSI as % of AMI	FMR 1-BR	% SSI Needed for a 1-BR
Statewide	\$79,885	\$9,000	8.8%	\$957	126%
New Castle	\$87,400	\$9,000	10.6%	\$1,047	137%
Kent	\$70,400	\$9,000	13.6%	\$809	122%
Sussex	\$68,700	\$9,000	13.4%	\$691	94%

SSI Recipients 2017⁴

State	16,927
New Castle	10,139
Kent	3,479
Sussex	3,309

⁴ Source: Social Security Administration, Master Beneficiary Record and Supplemental Security Record

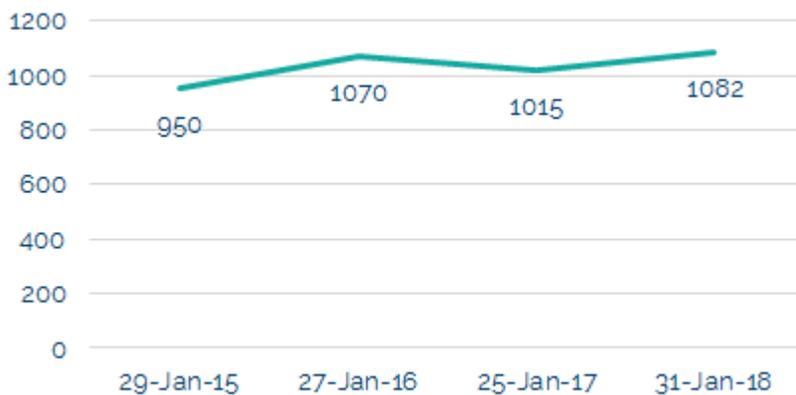
Homelessness

Point in Time 2018 Data

The Point in Time (PIT) Count is a one-night count of the people experiencing homelessness in our communities, and a survey of their characteristics. The 2018 PIT Count in Delaware was conducted on January 31, 2018. **The total number of people homeless in Delaware on the night of the PIT was 1,082.**

The PIT Count includes adults and children throughout the state who are sheltered in weather-related shelters such as Code Purple sanctuaries⁵, emergency shelters, including hotel/motel vouchers and domestic violence shelters, transitional housing facilities, and people who are sleeping in unsheltered locations, such as the streets, in cars, sheds, tents, and other places not meant for human habitation.

Delaware Point in Time Counts 2015-2018



Point in Time County Data

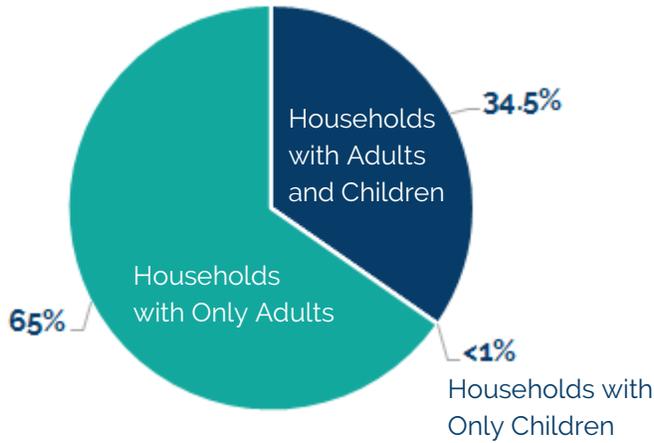
On the PIT night in 2018, of the 1,082 people who were homeless, 717 people experienced homelessness in New Castle County (.11% of the population). In Kent County, 247 people experienced homelessness (.12% of the population). In Sussex County, 118 people experienced homelessness (.05% of the population). In the City of Wilmington alone, 599 people experienced homelessness on the PIT night (.8% of the population).

Homeless Percentages by County

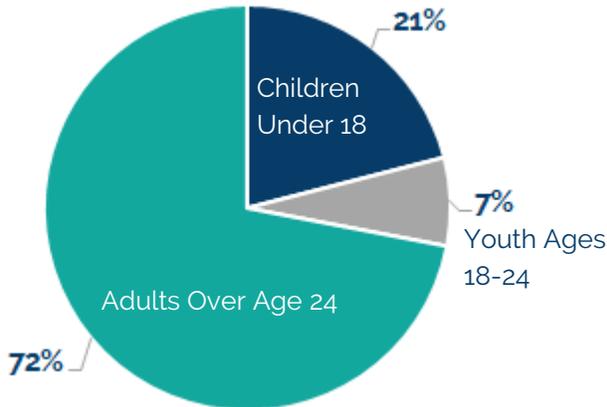
County	2018	2017	2016
New Castle County	66.3%	64.5%	69%
Kent County	22.8%	22%	20%
Sussex County	10.9%	13.5%	11%

⁵ Code Purple Sanctuaries in Delaware provide low/no barrier access to shelter for the purpose of saving lives when the temperature on winter nights drops below a locally determined level.

2018 Household Composition



2018 Age



Household Composition

On January 31, 2018, **813 households** experienced homelessness in Delaware. A household can be comprised of a single adult, multiple adults, or adults and children.

2018: 34.5% (373) of people were in families with children

2017: 38% of people were in families with children

Age⁶

2018: **21% (227) of the homeless population were children under the age of 18;** 7% (78) were young adults ages 18-24

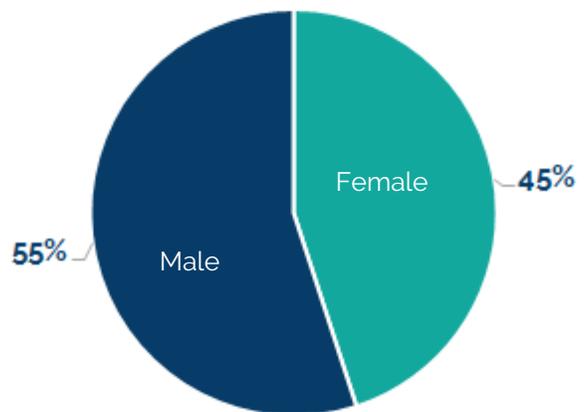
2017: 24% of the homeless population were children under the age of 18; 7% were young adults ages 18-24

Gender

2018: 45% (487) of adults and children were female

2017: 43% of adults and children were female

2018 Gender



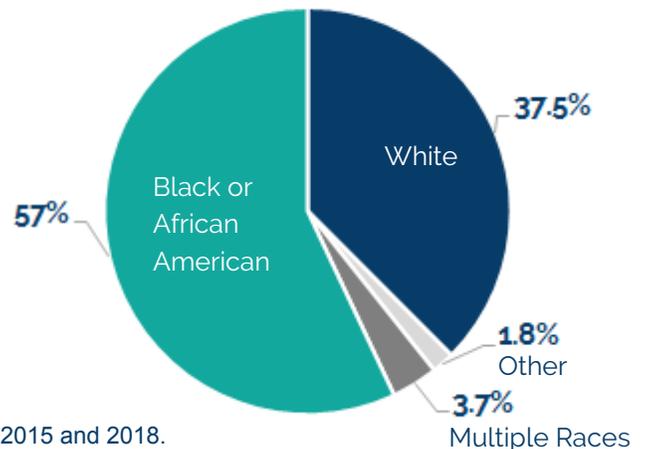
Race

Homelessness disproportionately impacts African American communities in Delaware.

2018: 57% (617) identified as Black or African American

2017: 55% identified as Black or African American

2018 Race



⁶ The population of homeless age 62 and older increased by 40% between 2015 and 2018.

Veteran Homelessness

2018: 6% (65) of all people experiencing homelessness identified as veterans.

2017: 9% of all people experiencing homelessness identified as veterans.

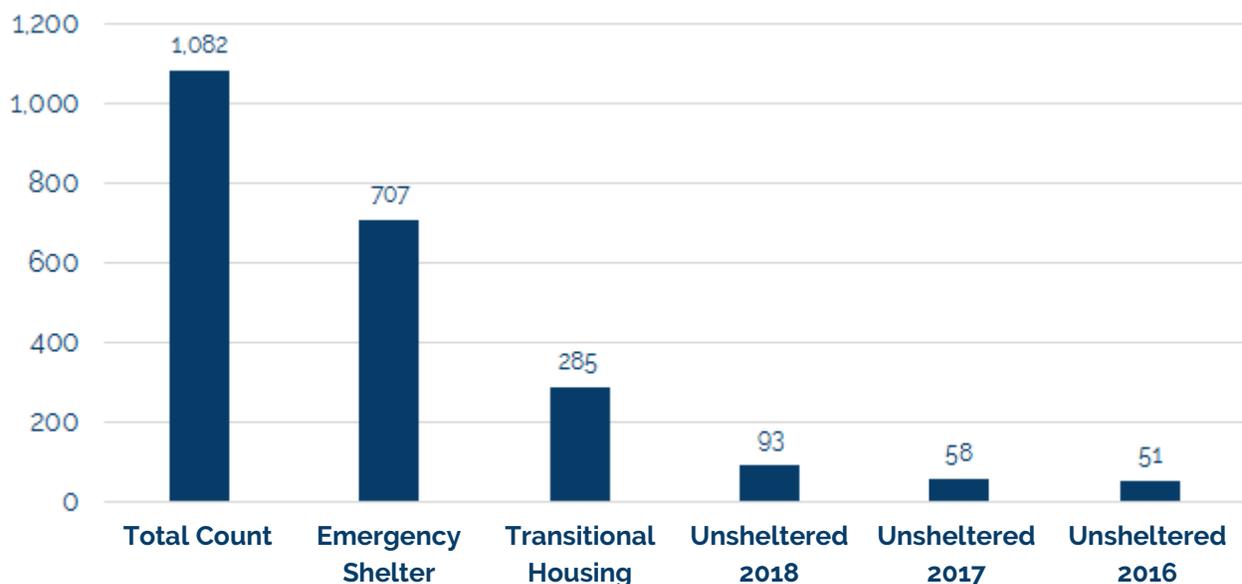
Chronic Homelessness

Chronic homelessness includes 1) those who have been homeless on the streets, or in emergency shelter, for more than 1 year continuously, or 4 or more times in 3 years, totaling 12 months or more, or 2) those who have challenges living independently due to a disabling condition.

2018: 189 people were chronically homeless, including 9 people in families with children

2017: 127 people were chronically homeless, including 4 people in families with children

Shelter Status



Mental Health/Disabling Condition

Homelessness is a multi-faceted problem, resulting from myriad circumstances, including poverty, unemployment, physical, mental, and behavioral health issues, domestic violence, and other complex social and economic challenges. PIT data for two prevalent factors is as follows:

Mental Illness

2018: 20% of adults

2017: 19% of adults

Disabling Condition (Including Addiction)

2018: 40% of adults

2017: 30% of adults

Delaware's Performance Data

System performance data allows us to understand our achievements as a community as we work collectively to resolve homelessness throughout the state. Point in Time data is a useful tracking tool on changing trends. However, it is only a snapshot of a single night and can vary due to weather conditions and other factors. The Performance Data is compiled using multiple data points derived from Delaware's Continuum of Care (CoC) and tracked throughout the year.

Performance data is measured using client-level data in the Community Management Information System (CMIS), maintained and operated by Housing Alliance Delaware.

Housing Alliance Delaware works with the CoC Board and other partners throughout the state to alleviate and eventually end homelessness. The CoC has determined that an effective end to homelessness in Delaware means:

- Homelessness will be rare.
- Homelessness will be brief when it occurs.
- Homelessness will not be reoccurring.

"Housing First" Model Practice

Housing First is an evidence-based HUD best practice. It is based on overwhelming evidence that individuals experiencing homelessness can achieve stability in permanent housing with appropriate services. It is rooted in the belief that all people deserve – and are ready for – a safe place to live in our communities, regardless of personal hardships, or circumstances. A housing first response to homelessness means that:

- Programs do not reject individuals or families due to poor credit, criminal background, or behavior perceived as not being "ready" for housing.
- Housing and service plans are highly tenant-driven and promote client choice.
- Access to assistance is not contingent on program compliance, or a condition of housing. Rather, services are offered to help clients access and maintain housing.
- Housing assistance is data driven and prioritization is based on highest needs.
- Resources are aligned to promote increased availability of affordable and supportive housing that meets the needs of the population.



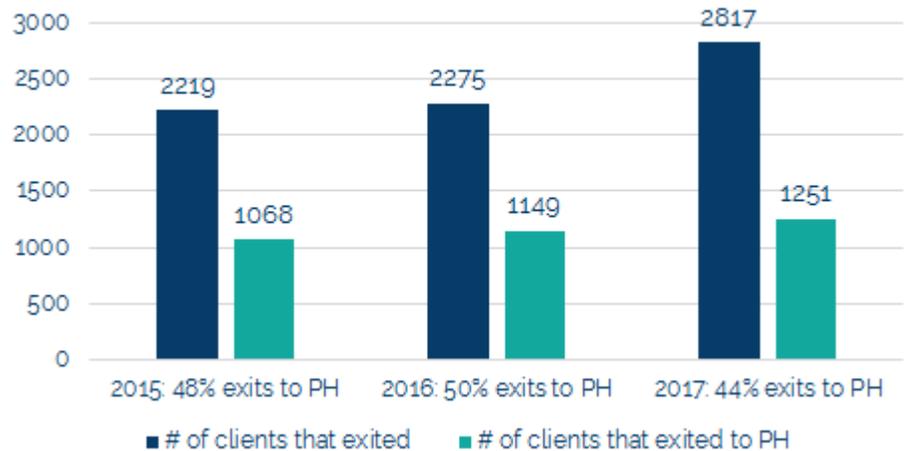
Delaware's Progress

Under the Housing First model, housing and service plans are highly tenant-driven and promote client choice. Implementation of the Housing First model has led to increased rates of success in moving individuals and families, including veterans, to decent and stable permanent homes.

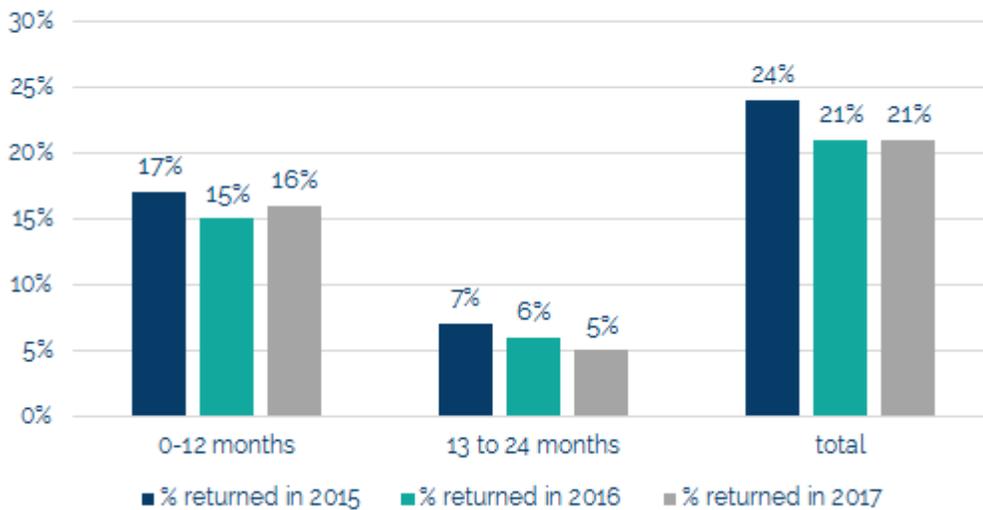
The CoC is a diverse group of community leaders, service providers, advocates, and concerned citizens working together to develop solutions to homelessness in Delaware. The following data outlines system performance for 2017:

This measure indicates how effective we are at connecting homeless households to permanent housing. This year **44% of households that were homeless in Delaware exited permanently to housing**. The Delaware CoC wants to see this rate consistently increasing over time.

Successful Exits to Permanent Housing



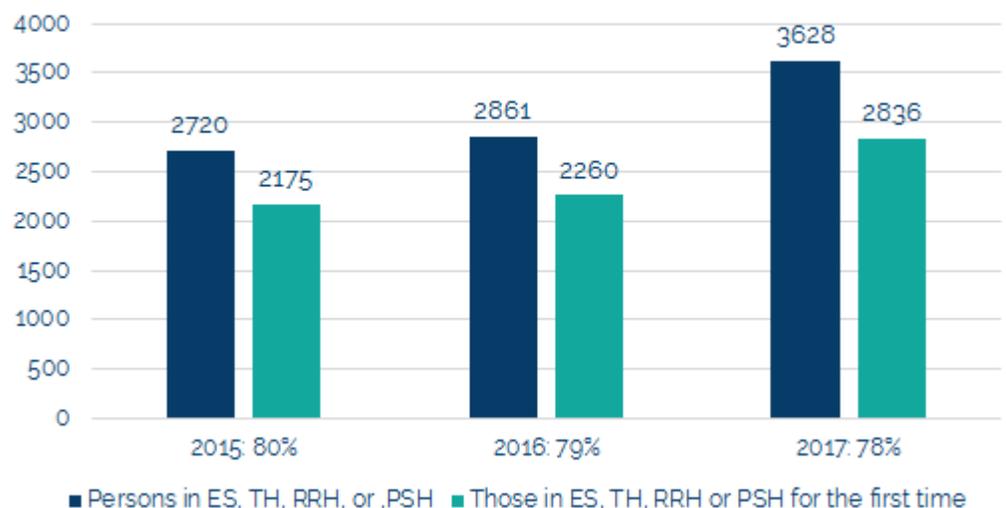
Returns to Homelessness Within 2 Years



This metric measures the rate at which people move into housing and return to homelessness again. The data illustrates the highest risk of return to homelessness occurs in the first 12 months and decreases thereafter. **Thus, availability of services is most critical in the first year.**

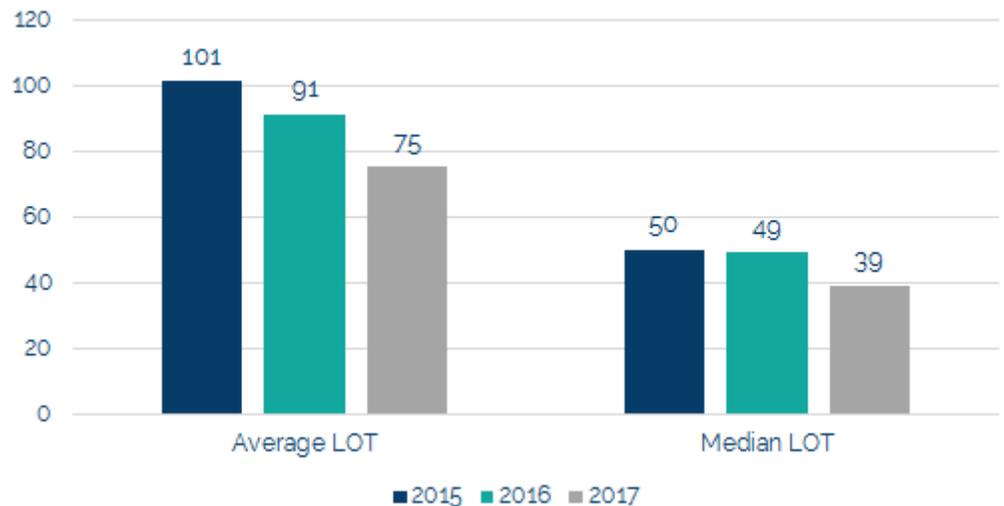
In 2017 **78% of people that experienced homelessness in Delaware were homeless for the first time**. This indicates a pressing need for Delaware to develop innovative strategies that will prevent first time homelessness.

First Time Homeless



Length of Time Homeless

The length of time homeless (LOT) measures how long people are homeless in Delaware before securing permanent housing. The LOT has declined steadily since 2015, dropping from 101 to 75 days in FY 18. This positive trend indicates people are moving more quickly from homelessness to housing.



Housing Inventory Chart (HIC)

The HUD Housing Inventory Chart (HIC) is a catalog of the shelter and housing resources available in Delaware for households experiencing homelessness. The beds and housing units reported here are those dedicated to serving people experiencing homelessness. Beds in institutional settings that are *not* specifically dedicated for use by people who are experiencing homelessness (such as detox facilities, treatment centers, emergency rooms, and Oxford houses) are not included.

Types of Shelter and Housing

Emergency Shelter (ES): Temporary, short-term sleeping accommodations to people experiencing homelessness, includes year-round ES, weather-related or seasonal ES (such as Code Purple sanctuary), and vouchers for hotels and motels paid for by the state or local charitable organizations.

Transitional Housing (TH): A medium-term temporary accommodation where a person experiencing homelessness can typically stay for up to 24 months.

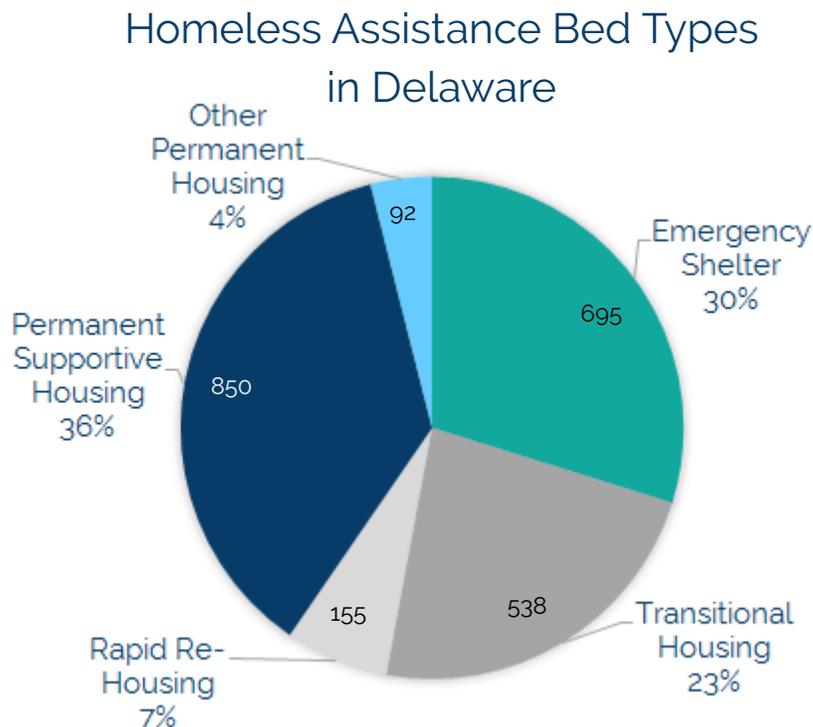
Rapid Re-Housing (RRH): Permanent housing intervention for homeless households. RRH provides short to medium term financial assistance to help the household quickly access permanent rental housing (such as security deposit, utility assistance, rental assistance, etc.), and provides supportive services to help the household stabilize in housing.

Permanent Supportive Housing (PSH): A long-term housing intervention that includes a permanent housing subsidy and ongoing access to intensive supportive services, provided to homeless households with highest needs, many of whom have disabling conditions and meet the HUD definition of chronically homeless. PSH includes beds that are funded by the HUD and the VA.

Other Permanent Housing (OPH): Permanent housing for people who are homeless, without the eligibility requirement for a disabling condition, and may or may not include the provision of supportive services for residents.

Bed Types in 2018

55% of the beds in Delaware are temporary beds, and 45% are permanent housing.



Additional Point in Time Data

Of the 1,082 individuals experiencing homelessness on January 30, 2018, 521 were surveyed regarding experience with eviction and incarceration. The responses provided insight into other factors that may be addressed to prevent homelessness from occurring.

- Approximately 20% reported having been evicted in the past year.
- Approximately 38% reported being incarcerated at some point in their lifetime.

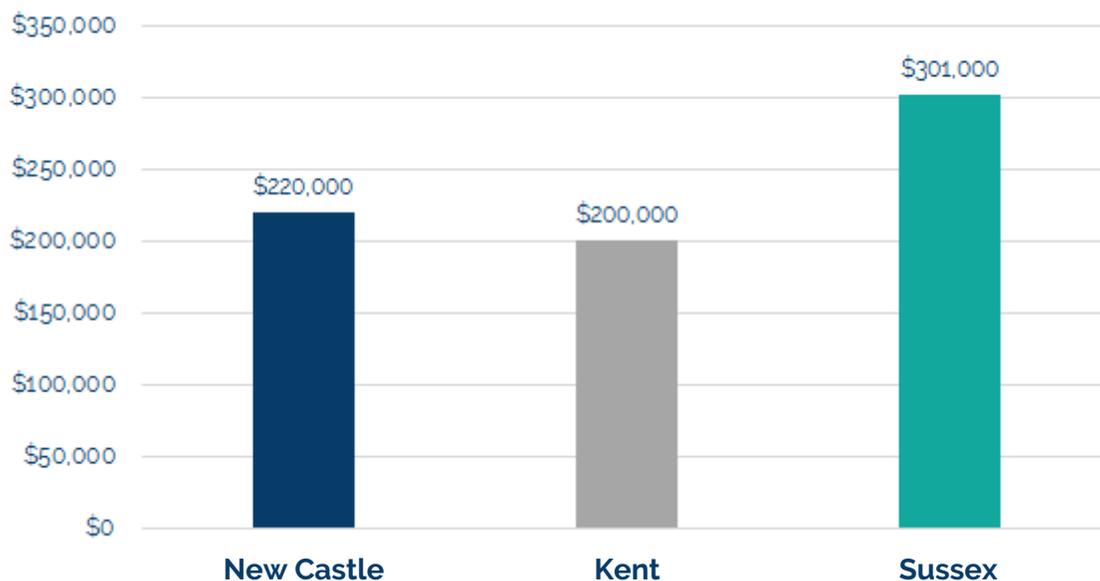
Delaware has developed a strong community-based response to homelessness, with a broad continuum of housing and services. However, more available and affordable housing units and other resources are needed to end homelessness, particularly for those for whom homelessness has become a chronic condition.

In 2017, CoC funds made it possible for more than 200 homeless Delaware families to move out of shelters and into stable homes through the RRH program. Programs like rapid rehousing help families find, pay for, and stay in their own permanent home, thereby alleviating the trauma and long-term negative effects of homelessness on child development and family instability.

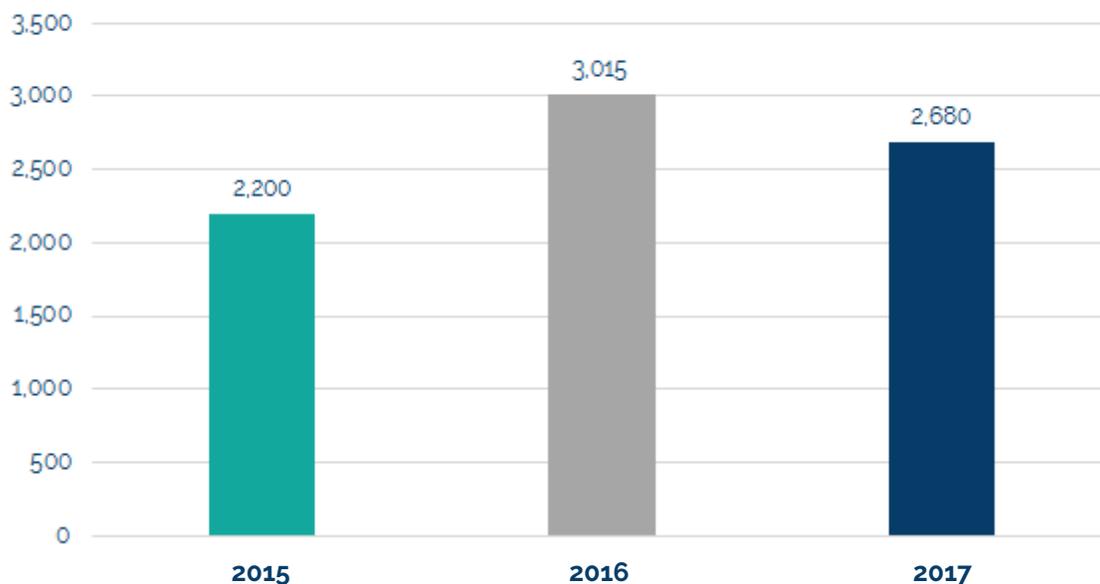
Foreclosures and Evictions⁷

In 2017, the homeownership rate in Delaware was 70%.
The median price of a home in Delaware was \$250,000.

2017 Median Home Sales Prices by County

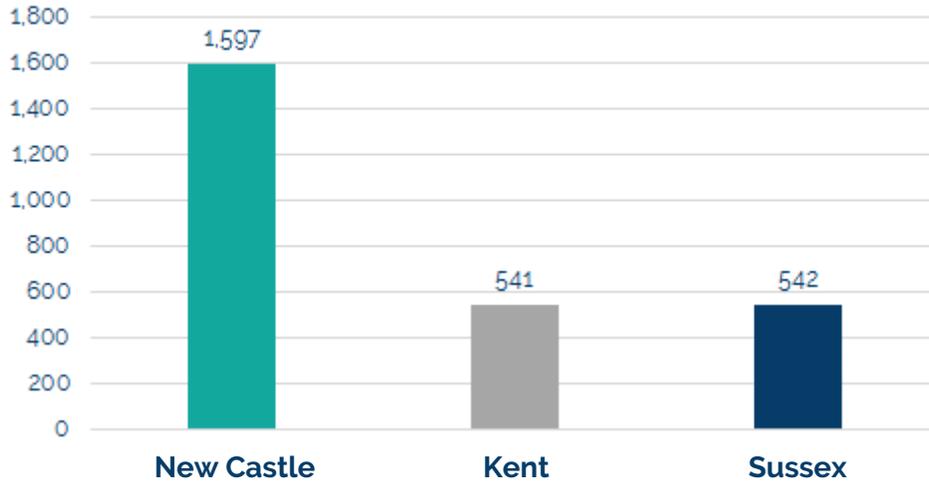


Delaware Foreclosure Filings by Year

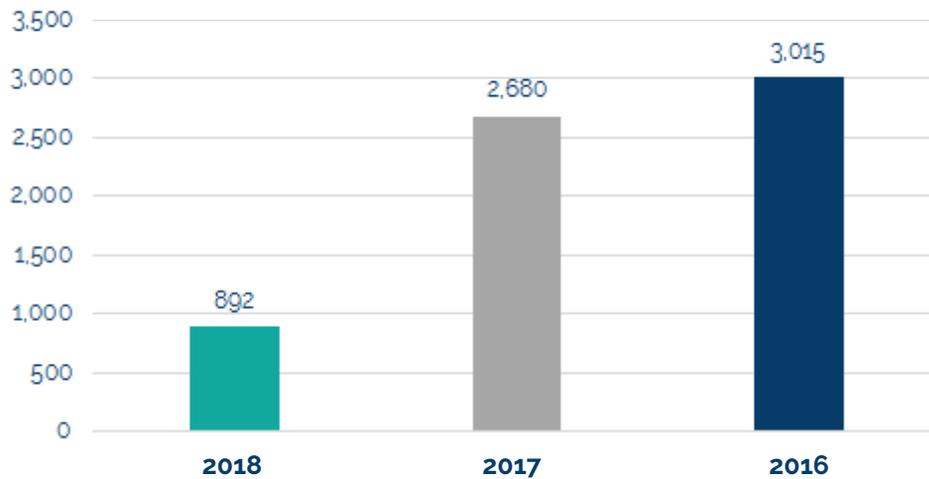


⁷ Source: <http://www.destatehousing.com/Forms>

Foreclosure Filings by County, 2017



Delaware First Quarter Foreclosure Filings



Delaware Eviction Rates by County⁸

County	#	Out of every 100 renters
New Castle	3,433	5.07%
Kent	1,187	6.05%
Sussex	848	4.25%

Eviction Rates by State⁸

State	#	Out of every 100 renters
Delaware	5,468	5.1%
Maryland	4,694	3.56%
New Jersey ⁹	136	.01%
Pennsylvania	29,257	1.77%
U.S.		2.34%

⁸ Source: <http://evictionlab.org/map/#/2016?geography=states>

⁹ New Jersey data may be low as there are some locations with missing data.

Closing the Gap

One of the biggest barriers to economic stability for families in the United States struggling to make ends meet is the severe shortage of affordable rental homes. With 24 accessible and affordable rental homes per 100 renters at the 30% or below AMI, and 55 per 100 for those 50% or below AMI, Delaware's position is even more bleak. Many factors are increasing demand for rental housing: delayed marriage and homeownership, downsizing and liquidation by Baby Boomers, and a more transient workforce, to name just a few. Delaware must make greater investments in affordable housing needed to help our economy, communities, families, and children thrive.

Notable measures to reduce, reverse, and eventually close the Delaware affordability gap include:

- **Preserve and expand housing vouchers and other rental assistance programs to reduce inordinate waiting lists**
- **Prevent housing discrimination by landlords against voucher holders**
- **Raise minimum wage in Delaware to lift household incomes of ELI renters**
- **Reduce land use and building restrictions in strong markets that artificially limit rental housing**
- **Amend local zoning to incorporate modern definitions of family and permit adjacent dwelling for senior relatives and others who would benefit from such housing**
- **Establish a fund to support remediation programs for private landlords willing to participate in a rental assistance program**
- **Preserve the over three-in-five publicly supported rental homes with affordability restrictions expiring in the next five years**

This year's housing and homelessness data demonstrates how far out of reach modestly priced housing is growing for the low-wage workforce. As a result of unemployment and wage trends, many workers who play integral roles in sustaining our local economies face almost insurmountable challenges in securing housing. When they do, it may involve exorbitant transportation costs that further eat into their household income. These are the households at greatest risk to find themselves in the population counted during the Point in Time count on a cold January night.

On behalf of Delaware's nonprofit housing and homelessness advocates, thank you for your support as we work toward resolving this crisis. We look forward to partnering with you in the future to address this important issue.

