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# **Beyond Bricks and Mortar: Important Considerations in the Future of Social Housing in Ontario**

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Association of  
Municipalities  
of Ontario

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## Introduction

In early 2007, the Association of Municipalities of Ontario (AMO) released *AMO's Principles and Strategic Considerations for Social Housing in Ontario* (Appendix 1). The paper emphasizes key considerations that we believe must be the cornerstones of the future sustainability of social housing in Ontario. These considerations include the following: support for the uploading of the costs of housing; the promotion of a service delivery framework that promotes local flexibility and accountability; a multi pronged and integrated approach that is accountable, effective and efficient; the importance of the participation of all orders of government in a national housing program; and the importance of consultation and engagement with local governments to ensure program success.

AMO's motivation in advocating for a sustainable social housing system is simple; this important community service is under stress and facing significant challenges that must be addressed. The impact of both federal and provincial downloading of housing services and costs to municipalities is, by now, well understood. Decaying infrastructure, rising operating costs, diminishing supply, and impossibly long waiting lists are all issues that rest on the shoulders of the property tax payer to address. This is a "no win" situation, an economic equation that, on one side, sees the costs of housing increasing, and on the other hand, is being resourced from a static funding source. The consequence of this impossible fiscal arrangement is not only a frustration to municipalities but fundamentally undermines outcomes for Ontarians who require this important community service to have their housing needs met in a timely, appropriate and safe way. The dust of downloading has settled and municipalities have proven that they are the social housing service delivery experts, but clearly should not be in the business of funding the program; this has been supported in numerous reports and by all three political parties elected in Ontario. An appropriate funding and service delivery relationship to address Ontario's social housing challenges is possible.

Our research indicates that while many national governments in the countries we examined retreated from responsibility for social housing during the 1980's and 1990's, recently this trend is being reversed. Social housing, in fact, is being recognized as an important asset that provides the means to address local, state and national issues related to the economic and social viability of communities. Rather than a liability, social housing is now understood as a means to address concerns related to environmental sustainability, economic growth and community and individual health and well-being.

AMO believes that it is important to base our next steps in housing policy on experience, lessons learned on what is, or is not, effective social housing policy. This paper is an interjurisdictional examination of varied approaches taken to address social housing needs. An analysis of strategies such as: home ownership initiatives, rent subsidies, tax credits, local funding versus national funding and national and state funding are considerations and approaches that are reflective of strategies that have been engaged and are being considered for social housing in Ontario and Canada. It is clear; from the international comparisons that AMO's advocacy for a balanced, coordinated, comprehensive, long term approach to social housing is the right approach. The international experience can teach us much about what can be done to resolve the current social housing challenges in Ontario.

In addition, our own municipal knowledge and experience as supported by the AMO Principles and Strategic considerations should be used as a basis for comparison against the successes and challenges experienced by our international colleagues and the future steps taken in housing policy in Ontario. Additionally, in all considerations, it is essential that we ask ourselves if it is more important to become better managers of social housing, or whether it is essential to give municipalities the tools to better develop and manage community renewal, poverty reduction and economic progress.

## **The State of Housing in Ontario**

The shift in responsibility for social housing began in the early 1990's with the federal download of social housing to the provincial governments. A few short years later, this strategy was replicated, important to note though, in Ontario only, by the province downloading the responsibility for the funding and delivery of social housing to municipalities. The general housing policy thrust behind these decisions was the desire for greater engagement of the private sector in housing development and, of course, to reduce provincial costs. Since 1995, Ontario has lost 15,000 affordable social housing units.<sup>1</sup> Previous policy decisions placed not only pressure on the property tax base, but also the assumption that the market would respond to the housing need, specifically, that the private sector would be enticed to build affordable housing for Ontarians when offered financial incentives. In the meantime, this has never materialized, and municipalities have been forced to carry the financial burden associated with fully funding social housing on the property tax.

## The Effect on Municipalities

In Ontario, social housing costs over \$2 billion dollars annually to deliver. Approximately \$800 million is paid by tenants and declining federal contributions, and municipalities make up the difference of \$1.2 billion.<sup>2</sup> When the federal contributions began in 2000 the transfer was to total 525 million dollars, but by the year 2030 it is predicted that the federal support will be almost non-existent.<sup>3</sup>

The financial burden of constructing new social housing units, while also keeping Ontario's immense social housing infrastructure in a state of good repair, rests disproportionately on tenants and municipalities. The capacity of either tenants or the property tax base to deal with the financial pressures exerted by the social housing program is limited. While income redistributive programs must respond to economic conditions, property tax revenue and rent incomes remain relatively static.

The superior quality of life for which Canada is internationally recognized is threatened when the cities and towns that comprise it deteriorate. When government off-load the risks and costs associated with the social housing program, municipalities are left to deal with the consequences. Municipalities have demonstrated they are able to deliver social housing under difficult circumstances but they lack the financial resources to deal with increased social need, a declining housing stock, and economic fluctuations such as job losses and interest rate risks.

In order to fix this unsustainable funding arrangement all orders of government must remember that they have a vested stake in addressing Ontario's housing challenge. When more Ontarians are able to access stable employment the Provincial and Federal governments will generate increased income through sales and income taxes. When Ontarians live healthier lives because of living in strong and equitable communities the Province saves money in health care costs. When families have access to stable, affordable housing, education outcomes improve which in turn improves our labour market and research and development capacity.

Through the intervention of the private, non-profit and government sectors, the people of Ontario enjoy the benefit of a large stock of residential ownership and rental housing – many would claim that the province and country has some of the best housing conditions in the world. Despite the excellent track record of housing the people of Ontario, roughly 15% of housing needs of the residents are not being adequately met.

While action by all housing stakeholders is essential there is a key role to be played by all orders of government to address the needs of vulnerable families and individuals who cannot successfully compete in Ontario's housing market place and subsequently full engagement in society.

Some important decisions need to be made; the economic argument and the quality of life arguments for affordable and stable housing have been made. Yet, this has not been translated into political will. Social housing continues to be viewed by many as a liability. Yet demonstrably, it is an asset that lays the foundation for strong, equitable and inclusive communities that benefit Ontarians. While municipalities will continue to accept their role in service delivery, they do not have the fiscal capacity to absorb the costs of social housing alone while creating and sustaining communities that provide an inclusive and productive quality of life for all residents.

## **The International Experience**

### ***The United States***

The United States social housing policy is heavily reliant on the market, more so than any other industrialized country. The federal government does not explicitly fund construction of social housing. Instead, there are programs in place that provide income tax credits as an incentive to private enterprise to construct social housing. This vision was epitomized by the Reagan-Bush administrations of the 1980's and early 1990's. The result was a 77% reduction in social housing funding, and 67% decrease in the number of new government subsidized housing.<sup>4</sup> As the government stopped funding social housing construction they introduced tax incentives so that private enterprise would be enticed to construct social housing. At this time, it was a commonly held belief that government run programs were inefficient and unable to provide effective services to address the problems.

The Low-Income Housing Tax Credit (LIHTC), introduced in 1986 was to provide incentives for the private sector to produce low-income housing through income tax credits. The program supported activities like new housing construction, rehabilitation of older stock, and acquisition of market rental housing to be converted to low-income units.<sup>5</sup> Since 1986, close to 1.5 million units have been constructed with the use of the 7.5 billion dollars in tax credits.<sup>6</sup> Although the introduction of the tax credit did not abolish the immense housing crisis plaguing the United States, it demonstrated that with the right incentives private corporations and individuals can cooperate with the public sector to produce low-income housing. The original shift in policy was a response to the tremendous cost and social concerns related to the large scale public

housing projects that the United States has traditionally favoured. And, while the LIHTC successfully spurred housing construction, it failed at creating successful, inclusive communities. Instead, units have often been built in segregated and intensely impoverished regions of cities, resulting in unattractive communities with even more concentrated poverty. These communities often exhibit higher crime rates with residents that express low morale.<sup>7</sup> They do not offer low-income earners the best opportunity for accessing employment, services and an opportunity for a good quality of life. It appears that while the U.S. has made great strides in addressing the supply side concerns, the economic, community and individual concerns and well-being remain problematic.

As a consideration for Ontario's and Canada's policy context, a tax credit approach may be premature. Some experts have cautioned that Canada's population profile, market competition and tax policy would require review and likely significant changes prior to considering the replication of the U.S. styled tax credit in Canada.

More recent developments in the United States have seen the Interagency Council on Homelessness attempt to foster increased cooperation between all orders of government, various government agencies, and communities across the country to create a national partnership to combat homelessness.<sup>8</sup> This effort is demonstrative of a national government that is willing to participate actively to create a countrywide solution to homelessness. The intent is not to manage the homelessness crisis, but rather, to eliminate it by providing a continuum of housing and support services. This approach provides many benefits including; integration of services, cost efficiency and greater community involvement.

### ***The United Kingdom***

In the 1980's Margaret Thatcher's government ushered in a new age for the United Kingdom's social housing agenda. Not unlike the trend we have seen in Canada over the last decade and a half, housing policy was dictated by the Thatcher government's desire to leave the realm of housing production. This was achieved by selling government owned housing to tenants at about half of their open-market value while not creating any new affordable rental stock. Although promoting home ownership is not inherently negative, it mainly targeted the better-off tenants.<sup>9</sup> The costs of this home ownership scheme were enormous and unsustainable and by the early 1990's the national government was forced to reduce the monthly mortgage allowance amount. The result was an increase in repossessions as low-income owners could no longer afford their mortgage.<sup>10</sup>

As the United Kingdom drastically reduced its publicly owned rental housing stock through conversions to home ownership it meant that there were fewer affordable rental units available for the less affluent tenants. As the government owned rental stock dwindled, the rents increased on the remaining units, making them less attractive to households that could afford equivalent accommodation on the private market. The flight of employed tenants away from government owned housing significantly altered the demography of communities across Britain, increasingly the marginalization of communities and its residents.<sup>11</sup> The United Kingdom's home ownership policy aided the destruction of successful, inclusive, mixed income communities built in previous decades.

The contraction of the social rented sector continued until the mid 1990's, when the Blair Administration shifted emphasis to repairing and upgrading the UK's existing housing stock through their "decent homes strategy". The result, a steep decline in home ownership transfers and increased housing quality in the social rented sector.<sup>12</sup> Social housing funding, directed to housing associations and local authorities, increased for the first time in over a decade. The Blair Administration had the political will, and used it to achieve positive results. Since 1996, 180, 000 new social rented units have been constructed in the UK.<sup>13</sup>

The optimism surrounding social housing in the UK stems from the enormous steps taken in the last decade. Since the mid 1990's the national government, has showed a reinvigorated desire to fund social housing, also improving accountability and flexibility along the way, specifically, outcomes are locally driven. Municipalities and housing associations have been given hard deadlines with specified goals, to improve the social rented sector's housing quality, goals municipalities are more likely to achieve when not facing the administrative and regulatory barriers that pervades social housing in Ontario.

### ***New Zealand***

Over the last two decades, New Zealand's housing policy has evolved to mirror Great Britain's. The 1990's signaled a radical period in New Zealand's housing policy highlighted by the departure of the national government from the "bricks and mortar" of housing, opting instead for "accommodation supplements" (housing benefits) for low-income earners, a move intended to achieve cost savings.<sup>14</sup>

The New Zealand government would no longer take responsibility for maintaining the rental stock and no longer subsidize social housing production. For the government, the ideal scenario entailed greater housing choice for citizens receiving the

“accommodation supplement” because they now had the ability to shop around to find housing. While citizens increased their searching scope, housing affordability remained problematic because the lack of state-owned housing meant that most people chose private rental housing at market rents. The policy shift away from “bricks and mortar” subsidies was intended to cut costs, but by the end of the decade the New Zealand government’s housing related budget ballooned 235% from \$340 million to over \$800 million (New Zealand Dollars), while housing-related poverty remained unchanged.<sup>15</sup>

Similar to the experience in the United Kingdom, the push to home ownership made social housing less attractive. The mortgage help available to the more affluent tenants initiated a migration away from social rented housing, resulting in the residualization of neighbourhoods. The overwhelming majority of remaining tenants were in the lowest income deciles of New Zealand society.<sup>16</sup> As a result, New Zealand’s social housing perpetuated the cycle of income and spatial segregation of low income earners within cities.

Over the last decade, the housing policy in New Zealand has not been as successful as hoped but the cooperation between local and national governments remains strong. In New Zealand, the national government is a strong financial contributor to the housing allowance but, local governments are left to fund the costly supply-side programs that have been lacking. The current fiscal relationship between local and the national government in New Zealand is one that shares the costs and risks of providing social housing to citizens. This is an important achievement and perhaps a first step in working towards addressing community and economic development and sustainability through housing policies.

### ***Ireland***

Like the United Kingdom, Ireland now exhibits a high rate of home ownership. However, unlike the housing experience in United Kingdom, the housing market is more regulated ensuring adherence to national housing policies, exemplified by the introduction of demand-sensitive rent in private rental housing to ensure that landlords cannot increase their profits by artificially inflating rent to take advantage of rent subsidies from the government.<sup>17</sup>

While it is now common to see national and state governments divesting all interest in rental housing production, Ireland’s national government stands almost alone in having chosen to remain an active participant in the financing, managing, and supporting state-owned rental housing<sup>18</sup>. Ireland’s social housing system is delivered and

managed locally but funded predominantly by the national government. Ireland's national government has also created the "Office for Social Inclusion" and adopted an National Anti-Poverty Strategy.<sup>19</sup> These two initiatives ultimate goal is to end poverty in Ireland and are guided by principles including building viable and sustainable communities, improving the lives of people living in disadvantaged areas, and providing supports to working age people to increase their employment and participation.<sup>20</sup> In order to get to that result the national government worked closely with municipalities to create a national plan to combat poverty. As a result, Ireland now has a national anti-poverty plan with a clear goal of reducing poverty by four per cent by 2012 and eliminating poverty entirely by 2016.<sup>21</sup>

One tool to address poverty is the national inclusionary planning legislation that can compel developers to reserve a certain percentage of units for low-income earners. Municipalities, empowered by their new planning powers, are now better able to counteract the class and income segregation common in market dominated housing systems.<sup>22</sup> Communities that once restricted housing entry based on a person's income bracket, class, or social background are now planned and built with social inclusion in mind. Ultimately the Irish goal is to eradicate poverty completely, a goal easier to achieve when housing options are varied and communities are built with inclusion as the guiding principle.

The sustained national government commitment to housing through funding, and the creation of a national plan to combat poverty signifies a desire to share the costs and benefits associated with social housing provision. An essential step to eliminating a social housing crisis is the cooperation of all orders of government to share equally the risks and costs but also the benefits that are derived from social housing. This shared cost and shared risk approach is one that is beneficial for municipalities in Ireland because it ensures that their finances are not heavily strained by providing social housing.

### ***The Netherlands***

In the Netherlands unique steps have been taken to combat the lack of stable and affordable housing. The national government heavily regulates the housing market and also maintains a commitment to create large stocks of social housing under the guidance of 5-10 year housing plans. As a result, the Netherlands boasts a social housing sector that represents 40% of the nation's total housing stock.<sup>23</sup>

The national government's strong commitment to completely subsidize the construction of new social housing has had two significant outcomes. Firstly, the new social housing construction has guaranteed sufficient housing stock for lower-income earners. Secondly, housing construction has recognized as an important economic development tool that can combat unemployment in the building sector during economic downturns.<sup>24</sup>

The housing market regulation in the Netherlands comes in various forms, from rent controls to strict quality standards for new social housing construction and guidelines for the renovation and replacement of pre-World War II (WW II) stock. Rent controls have been successful at making the new social housing affordable to most citizens, even those at the bottom end of the income distribution. The Netherlands' strict quality standards have ensured that both new housing and rehabilitated stock are built to incorporate amenities like central heating to reduce operating costs.<sup>25</sup>

Municipalities in the Netherlands were able to continually build social housing and maintain existing rental stock due to the full and prolonged financial support from the national government.<sup>26</sup> Ultimately these programs were to achieve the construction of an adequate stock of affordable housing while avoiding the social, spatial, and income segregation that often plagues social housing. It appears as though that the affordability goal has been met and communities in the Netherlands offer a variety of housing options that make housing more affordable, thus accessible to a variety of tenants. The large stock of social housing, dispersed through Dutch cities has made it extremely difficult for developers to create housing that excludes tenants based on income, ethnicity or social standing. Instead, Dutch communities remain well integrated into the urban fabric, and are havens for the inclusion of tenants from various income ranges and ethnic groups.

The Netherlands have been successful at providing affordable social housing partly because they have a national housing plan that projects housing need for 5-10 years in advance to guide the spending and construction of new social housing. These national plans, created with municipal consultation, are heavily scrutinized to ensure efficiency. The success that the Netherlands has experienced in alleviating their housing affordability crisis can also be attributed to a shared commitment by governments at the national and local level to work cooperatively at every stage of the process from policy, to funding, to implementation.

## **Germany**

Until 1980 Germany was producing over 125 000 social housing units yearly.<sup>27</sup> In the 1980's, Germany witnessed a marked decline in social housing construction that coincided with the federal government's withdrawal of financial support. All the responsibility of financing new housing developments was placed entirely on states and municipalities. By 1990, the federal government was once again a financier of social housing construction, sharing with states and municipalities, the costs and benefits of the program.

After WWII Germany's housing need was desperate and in response the federal government played a central role in reconstruction. Historically, Germans viewed housing as a "social good" for which the state had to take responsibility.<sup>28</sup> Germans expected social housing to provide shelter for large segments of the population. In the 1980's, similar to the international experience, the federal government opted to fund support programs for low-income earners in place of new social housing construction. While the supports that are associated with social housing are integral to its success, an adequate supply of affordable social housing is of equal importance. Since the early 1990's, Germany appears to have found a balance of supply and demand-side programs.

Income supports in the form of rent allowances work in conjunction with production subsidies. These production subsidies are divided into three funding streams. The first stream, to finance social housing construction for the lowest income earners, the second stream to construct social housing for higher income tenants who still cannot afford market rent. Following construction, 15 year operating subsidies are attached to the units.<sup>29</sup> These subsidies deal with long-term social housing goals. The third production subsidy attempts to address short term housing needs and comes with few strings attached.

Germany's experience offers key insight into the importance of creating social housing programs that are balanced and flexible, able to handle sudden changes in economic conditions that can alter social housing need. However, a primary downfall of social housing policy in Germany is that it has not succeeded in creating vibrant, inclusive mixed-income communities. Social housing in Germany consists of a homogeneously poor tenant population, making it more difficult to integrate with the rest of the community.<sup>30</sup>

## What Have We Learned?

The international experience has given us much insight into the impacts of various policy decisions throughout the developed world. Through the experience of the United States, Great Britain and New Zealand we have come to understand that a complete shift to demand side subsidies in the form of rent supplements or housing allowances are incapable of relieving the issue of housing access and affordability. The cost savings that were the intended benefit of demand side subsidies never materialized. Instead, spending on rent supplement programs increased as the supply of affordable housing decreased. In countries that enacted only demand-side policies without rent controls the money spent on rent supplements have been found to have an inflationary impact beyond the rate of inflation.<sup>31</sup> The countries that have done a better job of addressing housing stability and affordability have been those where national and regional governments have been willing to take a more active role in housing policy, exemplified by the Irish and Dutch experience. The national governments of these countries have chosen to cooperatively and comprehensively tackle housing affordability and availability through the guidance of long-term national plans, national plans that included local engagement.<sup>32</sup> Support from national governments did not end with the creation of a national plan. In Ireland and the Netherlands national plans were combined with necessary funding attached to enact the plan. In this way all orders of government share the cost and rewards of providing this service to citizens.

The main lesson we have learned is that, successfully dealing with social housing can be achieved with balance and an approach characterized by flexibility. A balance of funding between production subsidies for the construction of affordable units and demand side subsidies to ensure that citizens will have adequate income left for other necessary expenses. The immense diversity of Ontario's municipalities tells us that the right balance may evolve in different ways in different parts of Ontario. In Ontario, planning for the right mix of services must occur at the community level within a framework that focuses on outcomes rather than on the narrowly defined programs and streams currently available. Just as importantly, it is necessary to balance the costs and risks associated with social housing between the various orders of government. All national or regional governments in our study provide significant fiscal resources to local governments to help reduce the strain on municipal finances. Ontario remains an anomaly, where municipalities bear the risks and costs associated with social housing, as is well known, municipalities alone, cannot address demographic and market conditions and their impact on the demand for community services.

Municipalities, at this time, do not have the fiscal tools to address these issues. As we move forward, we need to consider that successful housing policy in Ontario requires a suite of tools and policies that should include for example; housing allowances and income to provide housing loss prevention, purpose built rental and affordable housing and inclusionary planning.

## **Beyond Bricks and Mortar**

It is important to note, the trend that prevailed in many countries during the late 1980's and 1990's that resulted in the offloading of responsibility for social housing by many national governments was prompted by economic downturns and the commitment to deficit and debt reductions and globalization. Since that time, and likely as a result of the devastating impact of downloading on communities, the dialogue has shifted. Consensus is growing that what is important to community health and sustainability goes far beyond economic indicators. As demonstrated in the developing Canadian Index of Wellbeing; good standards of living, life-work balance, good population health, an healthy environment, access to education, cohesive communities and civic engagement are robust indicators that need to be considered in public policy discussion and decisions.<sup>33</sup> Every order of government has a responsibility for working towards housing arrangements that will better serve the vulnerable in our communities and facilitate progress from poverty. We need to ask ourselves if it is more important to become better managers of social housing, or whether it is essential to give municipalities the tools to better develop and manage community renewal, poverty reduction and economic progress.

While this paper primarily focuses on the capital concerns related to the availability of affordable housing, it must be recognized that overall, housing stability and affordability is a primary factor in determining the economic, social and physical health and well-being of Ontario's families and Ontario's communities. Housing is more than just shelter, it is the interrelated system of services, supports, funding and policies that enable Ontarians to live and engage in their community life. The housing challenges in Ontario are real and are growing. The fiscal challenges municipalities face must be addressed otherwise, this important asset that has been recognized as a driver in economic and community development and sustainability, environmental sustainability and community and individual health and well-being remains at risk.

Municipalities in Ontario have demonstrated that the delivery of social housing should be locally driven. What we have learned is that prescriptive legislation operating from a “one size fits all” lens undermines the ability of municipalities to meet their local needs. We also know that fundamentally, there is a role for the federal and provincial governments in housing. There must be a commitment from all governments to establish a comprehensive national housing strategy. The strategy should include supportive legislation that can provide clear goals, with outcomes based analysis, that in conjunction with a stable funding arrangement will allow municipalities to continue to deliver a high quality social housing program. This will create and sustain healthy communities, social integration, economic competitiveness and provide the opportunity for all Ontarians to fulfill their dreams, expectations and live a full life.

## **Conclusions**

While the AMO paper *Principles and Strategic Considerations for Social Housing in Ontario* provides the foundation by which future discussions and decisions on social housing should be guided, the lessons learned from our international counterparts are critical considerations to the future of social housing in Ontario.

What remains indisputable is that the current fiscal relationship is not healthy for municipalities and the people they serve. This is reinforced by the demonstration in every example of our international analysis of the commitment by regional and national governments in the funding and planning of affordable housing. It is not by accident that no other jurisdiction in North America, and perhaps internationally, burdens the property tax payer like Ontario. This fiscal relationship must change in order for Ontario’s housing situation to improve.

With a new fiscal arrangement, municipalities will be able to share costs and benefits of social housing with the other orders of government through healthy, inclusive and sustainable communities. We must consider that when social housing is neglected the other orders of government must fund alternatives such as jails, long-term care, hospitals and shelters that are more costly than social housing.<sup>34</sup> In light of this fact, AMO understands that only with the active participation and cooperation of all orders of government can a comprehensive, long-term strategy to address Ontario’s social housing challenges be implemented.

Finally, it is important to note, that AMO recognizes that funding is not the only important consideration in the success or failure of social housing. We know that legislative and policy changes are needed, changes that recognize and respond to demographics and market conditions as well as local innovation and creativity. Our municipalities are waiting for the provincial and federal governments to catch up with them. Despite the previous poor public policy decisions, and the restrictive regulatory and fiscal framework, municipalities have moved ahead in their commitment to community development. Municipalities have constantly proven that they are best able to deliver social housing, but this is only possible when they have the flexibility and the funding to do so.

This is a reminder, that while we are calling on all orders of governments to actively participate in housing, participation must be based on adequate federal and provincial funding, defined roles and responsibilities and an accountable and sustainable funding framework focused on housing outcomes that foster strong and sustainable communities.

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