



KEUKA HOUSING COUNCIL, INC.

160 MAIN STREET
PENN YAN, NEW YORK 14527
Telephone 315/536-8707 Fax 315/536-6169
Toll Free 888/744-1349 TDD - 1-800-662-1220

Dear Homeowner,

Thank you for your interest in our Home Repair Program. Keuka Housing Council, Inc. has assisted many eligible homeowners using state and federal grant funds to help them maintain safe and sanitary housing in our community.

Keuka Housing Council, Inc. is an approved Housing Counseling Agency by the United States Department of Housing and Urban Development (HUD). Keuka Housing's counselors have extensive training and experience in providing a variety of housing counseling services.

Our mission at Keuka Housing is to improve and maintain the quality and quantity of housing for individuals and families of modest income. Keuka Housing envisions a community in which all individuals live in suitable and safe housing.

I have attached further information about the program and an application for you to complete and return. Once we have received your completed application and copies of your documents, we will determine your eligibility for the program and place you on our waiting list.

For more helpful information and alternative avenues for assistance, you can also visit the following websites:

<https://www.consumerfinance.gov/> - Consumer Financial Protection Bureau

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants> -
USDA RD Single Family Housing Repair Loans and Grants
Phone: (585) 394-0525 ext. 4

<https://sheenhousing.org/terms-conditions/> - Sheen Housing Home Repair Assistance,
Phone: (585) 461-4263

<http://yates.cce.cornell.edu/energy/heatsmart-flx-south> - HeatSmart FLX South
Phone: (607) 535-7161 ext. 3223

<https://proactioninc.org/basic-needs-support/> - Home Energy Assistance Program
Phone: (315) 536-5155, Yates County Office
Energy & Weatherization Program
Phone: (607) 776-2125 ext. 116

Thank you,

Kelly Smith
HUD Certified Housing Counselor



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KEUKA HOUSING COUNCIL, INC.
HOME REPAIR PROGRAM

What is the Keuka Housing Council, Inc. Home Repair Program?

The Keuka Housing Council, Inc. Home Repair Program is designed to assist income eligible homeowners in Yates County complete the necessary repairs to their home related to health and safety. The purpose of the program is not to remodel your home and cosmetic repairs will not be permitted; these include siding, painting or driveways and work to detached garages or sheds.

Repair assistance is provided to eligible homeowners in the form of a deferred loan. There are no monthly payments required and you must own and occupy for the term associated with your project cost after your project is completed. The term ranges from 2-10 years, depending on the total project cost and funding source and the term is secured by a lien in the form of a signed note and mortgage that will be filed with the Yates County Clerk's Office. If your home is sold, transferred or foreclosed within the term, the deferred loan must be paid back. The repayment amount is prorated and determined by how much time has been completed of the term. In some circumstances, you may have to repay the deferred loan if you want to refinance your home or obtain a home equity loan during the term. The release of lien will be completed once the term has lapsed or funds have been repaid.

The program will not reimburse any homeowners for work completed prior to approval for the program and will not pay for any work not under the contract through the program.

Funding, at times, may be available for Schuyler County. Please contact Keuka Housing Council, Inc. staff to check on availability of assistance.

What type of repairs can be done?

Home repair activities can include, but are not limited to the following:

- **Structural Problems** - repair or replacement of defective roof systems, floor systems, exterior wall systems, load bearing partitions or columns, and foundations.
- **Roofing** - replacement of defective roofs.
- **Electrical** - repair or replacement of faulty or hazardous electrical systems.
- **Heating** - repair or replacement of heating systems or chimneys.
- **Plumbing** - repair or replacement of faulty water lines, drain lines, faucets, fixtures, water pumps or water heaters.
- **Windows and Doors** - repair or replacement of inoperable or defective windows and doors. Please note that windows are not a priority of the program and will only be done if necessary.
- **Accessibility** - repair or replacement of defective steps and porches, installation of handicap ramps, and handicap accessible bathroom modifications.
- **Smoke Alarm and Carbon Monoxide Detectors** - installation of smoke alarms and carbon monoxide detectors as necessary.
- **Septic/ Sewer System** - repair or replacement of failing septic systems, or repair or replacement of laterals.
- **Water Well/ Hook ups** - repair or replacement of deficient well, or repair or replacement of laterals.



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Please be aware that not all housing deficiencies may be corrected. Depending on funding available, some deficiencies may exceed project cost limits. It is Keuka Housing Council, Inc's priority to remedy serious threats to health and safety.

What are the eligibility factors?

- Eligible properties must be owner-occupied and must be the owners primary residence. Homes being purchased on land contracts are not eligible under program regulations. Eligibility of homes in mobile home parks is dependent on the funding source.
- Proof of ownership must be provided.
- All property and school taxes must be paid-up-to-date.
- If you have a mortgage, your mortgage must be paid-up-to-date.
- Eligible applicants must have homeowners insurance. If you do not have homeowners insurance, you must agree to obtain insurance and agree to keep the policy for the term of the lien.
- Applicants must meet the current income limits according to program regulations. *(Please see the accompanying chart for the current income limits.)*

Who completes the work?

Keuka Housing Council, Inc. has a list of program eligible contractors that bids are requested from. A minimum of 3 bids are preferred for your project. Contractors are awarded projects based on if they submitted the lowest responsible bid. If the homeowner does not wish to hire the lowest responsible bidder, they may select another contractor's bid, but they must pay the difference in cost.

If you have a contractor that you wish to have bid on your project that is not on the eligible contractors list, please have them contact Keuka Housing Council, Inc. to complete the process to be added to the list.

What is the rehabilitation process?

- After a complete application and all required documents are submitted, your application packet is reviewed for eligibility. Once you are determined eligible, you will be placed on the waiting list.
- Once funds are available and your application reaches the top of the waiting list, an initial site visit will be scheduled by our Construction Manager and a formal write up of the work specifications needed will be prepared.
- Contractors are selected to send the bid requests to and the work specifications along with the bid request are sent out to the selected contractors. Please note that the contractors will contact the homeowners directly to schedule site visits to prepare their bids.
- Bids are returned to Keuka Housing Council, Inc. by the deadline specified and the lowest responsible bid will be selected.
- A Contract and Notice to Proceed is signed between the homeowner and the contractor. The Note and Mortgage will be issued at the contract signing.



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- Construction begins generally within 45 days of the date on the Notice to Proceed. Please be aware that this timeline may be extended upon approval from Keuka Housing Council, Inc.
- Once the work is completed, the Construction Manager, the Contractor and the Homeowner will complete and sign a final inspection. The Contractor is paid after work is completed and the final inspection is signed.
- The Note and Mortgage will be filed at the County Clerk’s Office.
- Project Monitoring will continue for the term of the lien. The homeowner will receive a letter annually to verify residency and a copy of your Certificate of Insurance must be submitted on a yearly basis.
- When the term of the lien has been satisfied or the funds have been repaid, the lien will be released.

After your rehab project is complete:

Upon completion of your rehab project, the contractor supplies to the homeowner a 1 year guarantee that all work will be free of defects that arise from the workmanship of the contractor or sub-contractor. If defects arise from the workmanship of the contractor, the homeowner should contact the contractor directly. The contractor will also supply the homeowner with any written warranties from supplies and manufacturers.

The program has many policies and procedures in place to prevent problems after the repairs are completed, however it is always possible that defects can be discovered after your project is complete and final inspection has been signed off on. If this occurs, homeowners should contact the contractor directly, as the contract for the repair work is between the homeowner and the contractor. Keuka Housing Council Inc. is a pass-through agency for the deferred loan and does not carry responsibility within the contract obligations between the homeowner and the contractor.

If you have any further questions or need additional information, please contact:

Kelly Smith, HUD Certified Housing Counselor
Phone: 315-536-8707 ext. 101
Email: kellysmith@keukahousingcouncil.org



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Required Documents

****ALL APPLICABLE DOCUMENTS MUST BE SUBMITTED WITH THE APPLICATION.****

Failure to complete all questions on the application form and submit all requested documents will result in the postponement or the return of your application. A **complete application** includes, but is not limited to the following:

- o **Property Deed** – Copy of Property Deed detailing a land description, filing date, liber, and page number. If a deceased person is listed on the deed, we also need a copy of the Death Certificate. **Land Contracts are not eligible.**
- o **Property Taxes** - Current **paid** School, County, Village and Town tax records
- o **Homeowners Insurance** – Copy of current homeowners insurance face sheet noting coverage amounts, deductible, and coverage periods
- o **Mortgage Statement** - If you have a mortgage, provide the latest mortgage statement.

Income Verification for ALL adults in the household:

- o **Social Security/SSI/SSD/Unemployment** - Benefit Award Letter or call [1-800-772-1213](tel:1-800-772-1213) to request print out. To request a benefit letter for SSP, call 1-855-488-0541. (bank statements cannot be accepted as verification)
- o **Pension/Retirement** - current letter or printout from company (bank statements cannot be accepted as verification.)
- o **Unemployment/Workers Compensation** - Benefit Letter.
- o **Filed income Tax Return** - Full copy of last year's filed income tax return. **Include all W-2 forms**
- o **Paycheck Stub** - Last **four (4) consecutive pay stubs.**
- o **Self-Employment** - last 3 years filed income tax returns & Schedule C
- o **Alimony/Child Support** - court papers or support collection printout only
- o **Bank Statements** - Copy of 2 most recent bank statements from all Checking and/or Savings accounts
- o **Asset verification** - Submit copies of verification for all assets
- o **Copy of Driver's License or Photo ID for Homeowner.**



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Application for Service

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about alternative accommodations.

Client(s) reason for seeking counseling: **CHECK ONLY ONE**

- | | |
|---|--|
| <input type="checkbox"/> Financial Management/ Budget Counseling | <input type="checkbox"/> Pre-Purchase Counseling |
| <input type="checkbox"/> Home Improvement and Rehabilitation Counseling | <input type="checkbox"/> Rental Housing Counseling |
| <input type="checkbox"/> Mortgage Delinquency and Default Resolution Counseling | <input type="checkbox"/> Services for Homeless Counseling |
| | <input type="checkbox"/> Pre-Purchase Homebuyer Education Workshop |

How did you hear about us?:

APPLICANT:

Last Name First Name Middle Initial Suffix Social Security Number

Date of Birth ___/___/___ Age ___ Marital Status _____ Education _____

US Citizen: Yes / No Disabled: Yes / No Disabled Dependent: Yes / No Veteran: Yes / No Active Military: Yes / No

Home Phone # _____ - _____ - _____ Cell Phone# _____ - _____ - _____ Email _____

Current Address _____
Street Address City State Zip Code Years/Months at Residence

CO-APPLICANT:

Last Name First Name Middle Initial Suffix Social Security Number

Date of Birth ___/___/___ Age ___ Marital Status _____ Education _____

US Citizen: Yes / No Disabled: Yes / No Disabled Dependent: Yes / No Veteran: Yes / No Active Military: Yes / No

Home Phone # _____ - _____ - _____ Cell Phone# _____ - _____ - _____ Email _____

Current Address _____
Street Address City State Zip Code Years/Months at Residence



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FINANCIAL WORKSHEET (DO NOT LEAVE BLANK)

APPLICANT		CO-APPLICANT	
INCOME TYPE (MONTHLY):	Amount	INCOME TYPE (MONTHLY):	Amount
GROSS WAGES		GROSS WAGES	
UNEMPLOYMENT COMPENSATION		UNEMPLOYMENT COMPENSATION	
DISABILITY/SSI/SOC. SEC.		DISABILITY/SSI/SOC. SEC.	
PUBLIC ASSISTANCE (i.e. DSS CASH)		PUBLIC ASSISTANCE (i.e. DSS CASH)	
CHILD SUPPORT/ALIMONY		CHILD SUPPORT/ALIMONY	
RENTAL INCOME		RENTAL INCOME	
PENSION/ANNUITY INCOME		PENSION/ANNUITY INCOME	
OTHER: _____		OTHER: _____	
TOTAL:	\$	TOTAL:	\$

STATEMENT OF ASSETS: Assets are cash or non-cash items that can be converted to cash. Items such as checking accounts, savings accounts, stocks, bonds, life insurance with a cash value, equity in real properties (rental properties), IRAs, Pensions that can be withdrawn before retirement, lump sum receipts (such as capital gains, lottery winnings, insurance settlements) and person property held as an investment (gems, antique cars, jewelry, coin collections, etc.)

Household Member	Asset Description	Current Cash Value	Annual Asset Income/ Interest
	Checking Account		
	Savings Account		
Office Use Only		Total	



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FINANCIAL WORKSHEET (DO NOT LEAVE BLANK)

PUBLIC BENEFITS

Does your household currently receive benefits under one or more of the following programs? This information will help our counselors better understand your financial situation:

\$ _____ / MONTH: Section 8 Housing Voucher/ or other housing subsidy.

\$ _____ / MONTH: Medicaid or other health aid.

\$ _____ / MONTH: SNAP Supplemental Nutrition Assistance Program.

\$ _____ / YEAR: HEAP Home Energy Assistance Program.

MONTHLY EXPENSES

HOUSING	Amount	UTILITIES	Amount	TRANSPORTATION	Amount
Rent		Electricity		Auto Loans/Lease	
Mortgage		Water and Sewer		Fuel	
Other Mortgage		Gas		Auto Insurance	
Home Maintenance		Waste Removal		Auto Registration	
Property Taxes/ Homeowners Ins.		Internet Service/ Cable/Satellite		Other Transportation (tolls, bus, etc.)	
HOA		Telephone/Cell Phone		Repairs	
LOAN/LIEN REPAYMENTS	Amount	PERSONAL CARE	Amount	OTHER EXPENSES	Amount
Credit Cards		Groceries		Pet Supplies	
Student Loan		Dining Out/ Entertainment		Subscriptions	
Personal Loan		Child Care/Education		Alcohol/Tobacco etc.	
Recreational Vehicle(s)		Health Insurance		Child Support/Alimony	
Owed State or Fed Taxes		Medical/Dental/Vision Prescriptions		Other Expenses:	
Other Loans:		Hygiene/Clothing		Total	\$



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ACTION PLAN

An Action Plan is a tool to help create goals and objectives that are achievable and manageable. It is **required** for reporting purposes for this plan to be filled out. Once completed, your assigned counselor and you will sign and the counselor will provide you with a copy of the action plan.

Client Name(s) _____

Client Name(s) _____

Office Use Only:

Case # _____

Shawn Blauvelt, Counselor ID # P1H99L

Kelly Smith, Counselor ID # B25311

Julia Yount, Counselor ID # X0RYRW

Client(s) reason for seeking counseling:

- Financial Management/ Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling

- Pre-Purchase Counseling
- Rental Housing Counseling
- Services for Homeless Counseling
- Pre-Purchase Homebuyer Education Workshop

What are your Short-Term Housing/Financial Goal(s)?:

What are your Long-Term Housing/Financial Goal(s)?:

What, if anything, do you see standing in the way of those goals?:

What would you like to achieve from counseling services?



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ACTION PLAN

Your counselor will help you fill out this section for any tasks to complete, or actions to take, while receiving counseling services.

<u>Client Actions/Tasks:</u>	<u>Due Date:</u>	<u>Task Completed:</u>
1. _____	1. _____	Y / N
2. _____	2. _____	Y / N
3. _____	3. _____	Y / N
4. _____	4. _____	Y / N

<u>Counselor Actions/Tasks:</u>	<u>Due Date:</u>	<u>Task Completed:</u>
1. _____	1. _____	Y / N
2. _____	2. _____	Y / N
3. _____	3. _____	Y / N
4. _____	4. _____	Y / N

Office Use Only:

Client Signature: _____ Date: _____

Client Signature: _____ Date: _____

Counselor Signature: _____ Date: _____

Counselors Preferred Method of Contact:

Phone: (315) 536-8707 extension: _____ Email: _____@keukahousingcouncil.org

<u>Referrals: (Type)</u>	<u>Referral: (Name)</u>	<u>Referral: (Contact Information)</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____



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PRIVACY POLICY

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about alternative accommodations.

Keuka Housing Council, Inc. (KHC) is committed to ensuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information”, such as your total debt information, income, living expenses and personal information concerning your financial circumstances will be provided to creditors, program monitors and others, only with your authorization and signature on the Authorization to Release Information. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you:

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income.
- Information about your transactions with us, your creditors, or others, such as your account balances, payment history, parties to transactions and credit card usage.
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures:

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may contact us and do so.

Release of your information to third parties:

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties. If we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process.)
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



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Keuka Housing Council Program Disclosure

About us and Program purpose: Keuka Housing Council, Inc., is a Not-For-Profit, HUD approved comprehensive housing counseling agency. We provide education workshops and a full spectrum of housing counseling services such as:

-Homebuyer Education Workshops: These workshops are offered in a group setting or individually online and explain the homebuying process. Fair housing is also explained in detail so the potential homeowner will be able to determine that he/she has been treated fairly. These workshops segue into the one on one pre-purchase counseling. The fee for an online individual workshop is \$99.00 and the fee for an on-site group workshop is \$75.00.

-Pre-Purchase Counseling: Detailed focus is on the whole homebuying process which includes budgeting, credit review, readiness and preparation to purchase, financing options, fair housing, importance of inspections and post purchase obligations such as maintenance, property taxes, and homeowners insurance. No fee.

-Mortgage Delinquency and Default Resolution: Assist the homeowner to determine the reason for delinquency and default. Assist the homeowner in exploring and initiation of best mitigation options for the situation. Conduct budgeting and credit review. Provide referrals to agencies for possible assistance outside our realm of expertise (for example Legal Assistance of Western NY for legal issues). No fee.

-Non-Delinquency Post Purchase/ Home Improvement and Rehabilitation Counseling: Reinforces the rights and responsibilities of the homeowner. Includes budget review to help homeowners determine what costs may be lessened, for example: refinancing for more favorable mortgage terms or possible energy assistance programs. Assist homeowners in developing a home maintenance plan and a disaster recovery plan. Assistance available in applying for loans/grants that may be available in our area to complete necessary home repairs. No fee.

-Rental Counseling: Determine affordability of the potential renter and provide housing search assistance. Provides information on fair housing, landlord/ tenant laws, lease terms, budgeting for rent payments, affordable housing lists. No fee.

-Homelessness Assistance: Assist homeless individuals or families in securing temporary or permanent housing. Referrals to agencies that provide homeless assistance (DSS), information for transitional housing, and other resources to address needs. No fee.

-Financial Management and Budget Counseling: Assists clients with budgeting, money management skills, and credit issues. This counseling service is designed to evaluate the client's unique financial situation and develop a personalized plan to meet the clients financial goals. No fee.

We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, familial status, disability or sexual orientation. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the Federal Fair Housing Act (42USC 3600, et seq.).



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Agency conduct: No Keuka Housing Council, Inc., employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships: Keuka Housing Council Inc., has financial affiliation (funded by HUD) and professional affiliations (non-HUD funded) with USDA Rural Development, the State of New York, Yates County, Nord and McGowan Foundations, and other Federal Home Loan Banks. As a housing counseling program participant, you are not obligated to use the products and services of KHC or our industry partners. Renee Bloom, Grants Director, has a Real Estate License and cannot act as a Buyer's or Seller's agent for any person or family that receives counseling from KHC.

Alternative Services, Programs, and Products & Client Freedom of Choice: Keuka Housing Council, Inc., has a First-Time Home Buyers Program developed with many grant opportunities. However, you are not obligated to participate in this or other KHC programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Administration (FHA) for first-time homebuyers loan programs or Lyons National Bank or Community Bank, for other first-time homebuyer programs. You are entitled to choose whatever real estate professional, lenders, and lending products that best meet your needs.

Referrals and Community Resources: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also includes alternative agencies that provide services, programs or products identical to those offered by KHC and its exclusive partners and affiliates.

Errors and Omissions and Disclaimer of Liability: I/we agree Keuka Housing Council, Inc., its employees, agents and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in KHC Counseling; and I hereby release and waive all claims of action against KHC and its affiliates. I understand that I have given up substantial rights by signing this document, and have signed it freely and without inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowable by law.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, KHC, or one of its partners, may contact you during or after completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey date may be confidentially shared with KHC grantors such as HUD.



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