

LONDON BOROUGH OF CAMDEN	WARDS: All
REPORT TITLE: Property Management Update	
REPORT OF: Director of Property Management	
FOR SUBMISSION TO: Housing Scrutiny Committee	DATE: 14 November 2023
<p>SUMMARY OF REPORT:</p> <p>This report provides an update on a range of property management services: repairs including damp and mould; building and fire safety; planned maintenance and retrofit; the Asset Management Strategy and roll out of the CCTV network across Camden's estates. It also provides the November 2023 update on fire risk assessment actions.</p> <p>The work outlined in this report supports a number of the ambitions set out in We Make Camden, in particular making sure Camden has enough decent, safe, warm, and family-friendly housing to support its communities.</p> <p>LOCAL GOVERNMENT ACT 1972 – ACCESS TO INFORMATION: No documents that require listing were used in the preparation of this report.</p> <p>CONTACT OFFICER: Lisa-Marie Bowles, Principal Policy and Projects Officer 020 7974 6775 lisa-marie.bowles@camden.gov.uk</p>	
<p>RECOMMENDATIONS:</p> <p>The Housing Scrutiny Committee is asked to comment on the report and advise on any updates they would like to receive in the future.</p>	

Signature:



Date: 2 November 2023

1. INTRODUCTION

- 1.1 This report provides an update on repairs including damp and mould, building and fire safety, planned maintenance and retrofit, the planned asset management strategy and roll out of the CCTV network across Camden's estates.

2. HOUSING REPAIRS SERVICE

- 2.1 The repairs service has seen sustained demand post-pandemic, with increased volumes related to the Council's proactive approach to damp and mould, along with the Council's fire safety work and responses to disrepair claims which have increased across the sector.
- 2.2 The table below shows the order volumes and key indicators related to the service, along with data on how residents are contacting the Council. The Council has continued to make sure that residents can contact it in a way that is most convenient to them such as What's App, SMS (text message), web chat or telephone calls for emergencies. 78.6% of orders in quarter two were raised online or through messaging systems. The overall increase in repair volumes is reflected in the number of repairs awaiting completion. This reflecting the cumulative impact of disrepair works and damp and mould orders.

	22/23 Q3	22/23 Q4	23/24 Q1	23/24 Q2
Volume of calls to repairs line	51,045	45,013	31,113	27,083
Repairs telephony response time	95%	96%	96%	94%
% orders raised online/ SMS/ webchat/ What's App	54%	71%	74.7%	78.6%
Day to day (D2D) repairs awaiting completion	5,777	6,572	6,823	6,926
D2D emergencies completed within target	98%	98%	97%	95%
All D2D repairs completed on target	98%	95%	96%	82%
Live disrepair cases	554	565	651	727

- 2.3 The Council will always make sure residents can reach it on the telephone in the event of an emergency or if they are vulnerable and / or do not have access to the other means of communication. The table below shows the calls received in this financial year and how they have been answered.

Repairs telephone service	Calls Offered	Answer %	Average Time to Answer	% Answer under 2 mins
Q1	31,113	96%	00:00:58	85%
Q2	27,083	94%	00:01:02	83%

- 2.4 It is the case that the Housing Repairs budget is under extreme pressure with the cost of damp and mould casework expected to be £2.8m this financial year. The Council also expects a pressure of £2m from disrepair cases (much of which is fees payable to solicitors and to a lesser degree compensation to residents). As a result the Council is looking very closely at the repairs it is required to do as landlord and those that fall under the responsibility of tenants and leaseholders. Further communications will be issued on this and the Council has already published some videos to help residents complete simple jobs [Home repair videos - Camden Council](#)

- 2.5 With the pressures outlined above it is even more important that the Council listens to residents and understand how it can improve its services and be as efficient as possible. Councillors will already be aware of the positive work by the Housing and Property Resident's Panel. Already, there is an enthused group of residents helping officers to shape future policy direction, firmly focused on improving customer needs and demands and having a wider awareness of its challenges as an organisation.
- 2.6 Due to this new partnership way of working, a new Resident Complaints Oversight Panel concept will be introduced. Fully supported by the wider Property Customer Services and Engagement Team, this panel of up to five members will meet at least bi-monthly to review the current level of stage one, stage two, and ombudsman cases and review the trends that have been identified. The Panel will carry out a lessons-learned approach and will meet with senior managers to report on improvements to avoid repeated issues. The panel recruitment will commence in the Autumn, with a plan to have this group in place for January 2024.
- 2.7 The work of the Complaints Oversight Panel will be fully tracked and shared with the Director of Housing, the Director of Property Management, the relevant Heads of Service, the Housing Transformation Group and Departmental Management Teams. The Panel will produce regular lessons learned reports, including a quarterly portfolio outcomes report. Where possible, the output of this work will be made available on the Council's website. This new concept aligns with the Housing Ombudsman's recommendations, where it expects the Council to include residents in the areas that directly affect them and continue along the Council's agreed path of being more open and honest about the decisions we make and how it helps improve overall customer satisfaction. At a recent meeting with the Housing Ombudsman, it is clear that they expect the Council to be providing and acting upon lessons learned better. Often the Housing Ombudsman feels the Council's replies do not always include the proactive work the Council is doing and instead focuses on reasons why the service failed. However, unless the Council deals with the root causes, it cannot hope to offer a more consistent service. This will be a key delivery target for this panel.

Damp and Mould

- 2.8 Following the Council's proactive communications campaign to encourage residents to contact it if they had damp and mould in their property, the Council has actioned and closed over 6,100 reports of damp and mould since December 2022.
- 2.9 Over 5,000 properties had a mould inspection and over 2,000 have had a subsequent mould wash was carried out. 72 cases were classed as 24-hour emergency requests, and 15 households required a decant move due to the seriousness of the mould in the property.
- 2.10 The commitment of having a business-as-usual damp and mould operation in place by the end of August 2023 has been achieved, which has been down to a clear and managed way of working across operations and back-office functions. The Council currently has 430 active cases on hand, and the Damp and Mould

Team is working hard to action these as a matter of urgency before the expected winter peak of cases.

- 2.11 The Council continues to proactively engage with residents through its ongoing outbound call campaign via our provider, KWEST. If the Council has had no further contact following an initial report of mould, or there have been two no-access attempts, then the Council will send a letter to the resident and advise them that as we have not heard from them, it will close their case and request they contact the Council again. However, the Council passes these 'closed cases' to our outbound call provider, KWEST, who will try to call them to confirm this is still the case. Recent feedback from KWEST is that approximately 25% - 30% are still reporting mould or damp, so another appointment will be booked.
- 2.12 The Council has also been contacting again approximately 1,000 households designated as high-risk vulnerable residents, as it did earlier this year, to check if they are having any damp or mould issues. The Council acknowledges that there has been a high volume of cases and it has not always co-ordinated its actions in the best way. The Council now has all casework managed by one team and will look to closely co-ordinate actions in the future.
- 2.13 Since January, the Council has had 16 Ombudsman cases where damp and mould were listed as a factor and recently received a severe maladministration finding on a case related to 2021, prior to the Council introducing its new approach in December 2022. The Council will carry out a review and provide a copy of the final report to the Housing Scrutiny Committee. Members of the committee can then discuss and agree how it will oversee the implementation of recommendations made following the review. The Council will also provide a copy of its findings to the Ombudsman.

Moving forward

- 2.14 Recognising the need to continue providing this service as part of the Council's operational demand but aware of budget constraints, it has changed the operation and how it works.
- 2.15 The Repairs Service reviewed the operation of the previous 23 staff who were separately covering inspection and mould wash tasks, and now has 12 on-the-ground staff members who cover both elements of the work. This is proving to be a more efficient approach in terms of staff time and also for residents.
- 2.16 As part of this revised approach, the Repairs Service has made diary changes to allow the inspection and any mould wash ideally to be completed on the first visit. This slightly extended appointment time from 45 minutes to 1 hour means the Repairs Service can reduce the need for further appointments and eliminate the mould during the first visit.

3. RESIDENT AND BUILDING SAFETY

- 3.1 Since 2021 the Council has continued preparation for the implementation of the Fire the Building Safety Acts. The Building Safety Act 2022 sets out a range of new duties for high-rise residential buildings (18 metres and/or 7 storeys) and creating

the Building Safety Regulator (BSR) within the Health and Safety Executive. Camden as an early adopter has been proactive in delivering these additional requirements to meet the implementation timelines set out by the government and the BSR. for implementation in line with the Regulator's transitional timeline. The Council's delivery programme has included:

- Installation of way finding signage in 18+ metre buildings
- Installation of secure information boxes in 18+ metre buildings
- Provision of external wall design & construction materials to the London Fire Brigade (LFB) for 18+ metre buildings
- Fire door inspection regime for 11+ metre buildings
- Lift and fire safety equipment fault reporting to LFB for 18+ metre buildings
- Provision of information about the importance of fire doors to residents of all Council homes

3.2 Camden is also carrying out specialist Fire Risk Appraisal external wall façade checks (FRAEW) in line with government guidance to identify the risks posed by external wall systems and works that might reduce such risks; 54 FRAEWs will be completed in 2023.

3.3 A specialist building safety team has been established with the appointment of 10 experienced Building Safety Managers are preparing Building Safety Case reports (BSCs) on 167 council high-rise blocks for submission to the Building Safety Regulator (BSR). The Council has registered all 167 high-rise buildings with the BSR and continues participation in government fire and building safety working groups to track progress on a range of secondary regulations and guidance yet to be issued.

3.4 In addition to appointing specialist Building Safety Managers the Council has been developing fire and building safety information and training for staff and where appropriate, residents, including:

- Mandatory health & safety training, including a new fire and building safety module is undertaken by all council staff every two years, and by all new staff at induction.
- Tailored fire safety and communal areas safety training for estate services caretakers
- Accountable Persons training for relevant property and housing staff groups, heads of service and the Corporate Management Team
- An on-line fire safety information hub for staff
- Dedicated home fire and building safety web pages for residents providing advice, support and information, and links to services provided by the London Fire Brigade, access to individual building fire risk assessments, and information about the Council's fire safety investment programme
- Newsletters, letters and leaflets to all council homes about fire doors, communal area safety, high rise building registration and building safety case submission
- British Safety Council Fire warden training for Tenant & Resident Association (TRA) representatives and community volunteers with responsibilities for the management of TRA halls and community buildings

- 3.5 The Fire Safety Act/Regulatory Reform (Fire Safety) Order 2005 (RRO) requires the Council to carry out fire risk assessments (FRAs) of all properties where there are non-domestic areas. The completed fire risk assessments generate actions that Camden needs to consider to address or reduce fire risk. To meet this requirement the Council carries out Fire Risk Assessments on a cyclical basis with all properties having an FRA within a three-year period (high risk every year, medium risk every two years, low risk every three years). The total programme consists of 3,291 FRAs and the appointed consultant aims to complete all assessments in the recommended timescales, subject to resource availability and access in the case of street properties / TRA halls.
- 3.6 As set out in the report to the previous meeting of the committee, there has been a high volume of actions generated by the new FRAs carried out since 2017 and while the Council has addressed over 40,000 actions since 2020. However, it had 9,000 overdue actions at the end of 2022/23, of which 400 were high-risk. This led to the Regulator of Social Housing (RSH) issuing a Regulatory Notice to the Council in July 2023 concerning this, and also the rate of delivery on smoke and carbon monoxide detectors.
- 3.7 The Council fully accepts the need to address the issues in the Notice and is working with the Regulator on its action plan to make sure a similar backlog does not accrue in future. The number of overdue actions has been steadily reducing as we focus on the oldest and highest risk actions first and by 23 October 2023, the number of overdue high-risk actions had fallen to 64, the current position of all FRA actions is set out in the table in **Appendix 1**. The appendix is in the format requested by the Regulator of Social Housing and our monthly updates will follow this format in future.
- 3.8 The Council is installing CO and smoke detectors in its homes. At present, 88% of homes with a gas appliance have a known CO detector, with the full installation programme due to finish by December 2023. Currently 82% of homes have smoke detection confirmed in place, with the installation programme of hard-wired detection due to finish by March 2024 (subject to access). Legal action may be required to address the no access cases encountered to date. The latest position is confirmed below:

	Tenanted homes with relevant appliances	CO alarms	Tenanted homes	Smoke detectors
Number required	13,706		23,548	
Total installations		12,053		19,296
% installed		88%		82%

4. BETTER HOMES AND RETROFIT

- 4.1 A wide range of Better Homes schemes are in progress, with some larger estate wide projects such as Tybalds soon to complete. Other schemes are being commissioned including the third and final phase of the Bourne Estate external works. In total, Better Homes external works projects that are on site or being

procured for delivery this year and next total £60.5m in value and will benefit over 3,400 homes.

- 4.2 The Mechanical and Electrical Programme has a wide range of projects being commissioned or on site including lifts and communal heating upgrades, with schemes valued at £78.2m benefitting 3,309 homes. This includes the large scheme at the Weedington Estate and the recently completed installation at the St. Silas estate. These heating projects are critically important as they improve energy efficiency, provide reliability for residents and reduce the impact of *ad hoc* component replacement or the cost of temporary boilers on the repairs budget.
- 4.3 A good example of this is the new heating system that the Council is commissioning at Rowley Way – the current system is not fit for purpose and needs to be replaced, costing the Council at least £200k each year to repair. The new system will reduce running costs by 69% and carbon emissions by 60%. Extensive resident engagement has been carried out and the Council has explored and costed a range of options with the heating sub-group established by the TRA. This work identified that new heating pipework and improved glazing needs to be installed as first phase and a renewable heating source installed as a second phase (e.g. a communal heat pump). This £14m scheme is being finalised and will now proceed to the procurement stage.
- 4.4 The fire safety programme continues to progress, noting that procurement of the latest work packages took longer than programmed due to market conditions and some contractors not being able to deliver at tendered rates. The bulk of the work relates to front door replacement, the installation of hard-wired alarms within flats and some within communal areas where needed. The Council is also installing additional emergency lighting where this is required.

Retrofit

- 4.4 The Council is progressing its retrofit pilots and is working with a range of specialists and contractors to design and deliver works, making sure the Council evaluates the impact of completed works. This includes detailed studies of thermal performance and air tightness. Demonstrator projects and pilot work includes:
- Deep retrofit of 10 street properties. Planning permission requirements have been completed, tendering of these works is in progress (deep retrofitting is a process where you look at a property's overall energy efficiency and use a combination of measures to improve it. The aim is to ensure the property is operating in the most efficient way possible)
 - Deep retrofit of 5-7 Belsize Grove, which comprises 58 homes – these works are progressing well and will see these solid wall homes improve from SAP Band E to Band B. This block has an older demographic with a minimum resident age of 55, the works will therefore be of significant benefit.

- Energy efficiency works at Brookes Court, these works are progressing and will see a range of fabric measures installed into 22 homes bringing them up to a minimum EPC C.
- Internal wall insulation to 50 homes with solid walls included as part of the Somers Town Future Neighbourhoods Project grant funded by the GLA, and for an upcoming bid, we are proposing a study to review and provide options on Phoenix Court which currently has electric storage heaters.
- Discussions with “Energiesprong” (meaning “Energy Leap”) on a demonstrator project to carry out deep retrofit of a small block as a prototype project using their technology and repayment model (comfort charge). The GLA have allocated ‘United Living’ as the principal contractor via their RE:NEW framework
- Camden has secured £3.6m of central government grant funding to retrofit 283 homes in 2023/24 & 2024/25. The grant will focus on Curnock Estate and our very worst energy rated street properties, bringing them to a minimum EPC C standard.
- Henderson Court Solar Panels – a tender is being prepared to install a smart solar panel project at this sheltered block. The proposed system automatically alternates the generated energy so it is not sent into the grid but used on site. The system will connect to the landlord’s electrical supply as well as residents’ electrical supplies reducing theirs and the Council’s electrical costs.
- Better Homes and Voids – a small pilot is taking place to see how retrofit measures can be incorporated into current BH/void works packages, measures typically include adding internal wall insulation and mechanical ventilation.
- Cost of Living works – where residents are identified in need of assistance and are not currently in a programme of works, the team looks to retrofit measures such as secondary glazing / wall insulation to improve thermal comfort and reduce heating costs, additional advice is also provided by the Home Energy Advice Officers where they can intervene on the resident’s behalf with energy suppliers to reduce debt costs / payments / provide tariff support
- Work continues with data scientists and institutional investors on a new financial model to deliver retrofit at scale. This work was outlined at the Core Cities Conference in London and the Council will provide further details to the Housing Scrutiny Committee in future reports.

5. ASSET MANAGEMENT STRATEGY

- 5.1 The Property Asset Team undertakes stock condition surveys periodically to help inform its investment requirements and priorities. At the time of the last survey which concluded in 2018/19, it was identified that there was a gap of c.£180m between the investment required and the resources available. This means that the Council has had to prioritise schemes that are brought forward and focus on the

main building elements such as roofs and windows. The Council has also had to divert resources to fire safety works with £69.1m set aside for investment in this area over this financial year and next.

- 5.2 This year the Property Asset Team has been carrying out its latest round of stock condition surveys, with surveys completed September 2023. This data is being quality checked and will be used in conjunction with other key data sets such as repairs history, void costs and housing needs to inform the wider asset strategy. Crucially the Property Asset Team will be looking at the investment needed against the resources available, this to work out priorities within the capital programme and the options available to bridge the investment gap.
- 5.3 In early 2024 we will consult residents and members on the survey findings and the options available as part of the asset management strategy. This will lead to a revised programme and strategy being presented to members in 2024/25.
- 5.4 In parallel, we will continue to refine our approach to stock condition data capture and the Council is likely to move to a continuous “rolling” stock condition survey process, whereby a proportion of the stock is inspected every year. This will see a greater focus on internal surveys being carried out.

6. HOUSING CCTV NETWORK

- 6.1 This year has seen a huge leap forward for Camden’s CCTV service. The Council is now running a combined CCTV Control Room 24/7 with its own inhouse team of operators and supervisors. The new CCTV control room covers all of our cameras in housing, public space and corporate buildings. This has led to a higher level of training and more engagement with external partners including the Police and local business improvement districts. Over the last 12 months Camden’s CCTV service has been utilised in the enforcement of suspected criminal activity and has contributed to some successful arrests and location of missing persons, recovery of stolen mobile phones and identification of weapons.
- 6.2 The CCTV Service has also been externally audited and awarded a Stage 1 Surveillance Commissioner’s camera compliance “kite mark” for our processes and policies. This is a major milestone for the CCTV service making us one of only eight Councils that have it, and one of only 100 organisations across the country. The Council is now preparing to take the stage 2 audit early next year.
- 6.3 The housing CCTV upgrade has seen the completion of our new dedicated CCTV wireless network across the Borough. The Council has carried out surveys on 49 out of the 54 estates and anticipate on completing the final 5 in the next few weeks. The Council has completed installation works on 12 estates across the borough (about 22% of the total estates) and another 7% of the estates are in varying stages of completion. The Council has installed more than 261 new high-definition CCTV cameras on housing estates (about 37% of the estimated total number of cameras). The quality of these cameras continues to impress everyone who sees them – especially at night-time. Installation has taken longer than we had hoped due to component availability and contractor resourcing levels – this being addressed with the contractor.

- 6.4 A new CCTV information dashboard has been introduced following a successful trial, this information is shared with residents via District Management Committee reports so they can clearly see activity that the CCTV team deals with.

7. COMMENTS OF DIRECTOR OF FINANCE

- 7.1 Expenditure on housing property management is both revenue and capital. Revenue costs include day-to-day repairs. Capital expenditure in a property management context involves the installation or replacement of assets such as windows, roofs, kitchens, bathrooms, boilers and lifts. It also includes the majority of fire and building safety works.
- 7.2 All this expenditure forms part of the Housing Revenue Account (HRA) and therefore the vast majority is paid for from rental income from tenants and leaseholder service charges. A small amount of capital works – fire safety works on the Chalcots and Cromer Estates and some energy efficiency projects – are funded by government grant. Otherwise the Property Management Capital Programme is almost entirely funded by annual revenue contributions.
- 7.3 During the period 2016 to 2020, the government obliged local authorities with housing stock and housing associations to reduce their rent by 1% per year. This decision has cost Camden an estimated £105m in rental income since 2016 which could have been used to invest in the stock. Over a similar period, the Council has had to find additional funding for fire and building safety works, £208m capital since 2017 and an annual revenue budget of £4.5m. None of this was funded by government. As a result, resources have had to be diverted away from the Council's Better Homes programme of capital investment in its stock. These resources were already lower than they needed to be because of the four years of enforced rent reduction. In a report to this Committee in January 2020, the Council estimated that the Better Homes programme had budgets of £334m to address the estimated investment need of £516m – a shortfall of £182m.
- 7.4 More recently inflation has increased the cost of revenue and capital works considerably, reaching a 40 year high in November 2022 with the Consumer Price Index (CPI) at 10.7%. The lack of resources, new fire and building safety requirements and inflation have combined to cause considerable overspends on revenue repairs in recent years, in turn depleting the HRA's reserves. This is financially unsustainable over the medium term.
- 7.5 In this financial year 2023/24, the revenue repairs budget is £55.4m. As at the end of September, forecast expenditure was £61.0m, an overspend of £5.5m or 10%. The main causes of overspend are damp and mould and disrepair cases. These are pressures which have emerged in recent years as a direct result of the lack of funding for capital investment. The Council will take action to minimise the repairs overspend during the rest of the financial year as described in para 2.4 above.
- 7.6 The 2023/24 capital budget for Property Management is £128.6m (excluding housing buybacks). Of this £57.9m is for the Chalcots Estate and is largely funded by government grant. As at the end of September, forecast expenditure was £129.3m, an overspend of £0.7m or 0.5%.

7.7 Sections 4 and 6 provide updates on the retrofit and CCTV roll out. The energy efficiency budget for the period 23/24 to 25/26 is £11.4m some of which is funded by grant as described in paragraph 4.4. However, the cost of retrofitting all of the Council's housing stock has been estimated at around £700m, hence the need for a new financial model to deliver retrofit at scale. The CCTV roll-out has so far cost £2.3m, with another £3.0m budgeted between 23/24 and 26/27.

8. COMMENTS OF THE BOROUGH SOLICITOR

8.1 The Borough Solicitor has been consulted and has no further comments to add.

9. ENVIRONMENTAL IMPLICATIONS

9.1 The new CCTV cameras are more efficient as they provide data directly back to the control room and engineer travel to visits are not needed to download data.

9.2 The Better Homes programme are being done to the latest regulations which require a higher energy performance to reduce heat loss. Similarly, the wall insulation removed and reinstated at Cromer and Chalcots will be more thermally efficient than when originally installed, this is because Building Regulation requirements on thermal performance / energy efficiency gradually increase as the UK moves towards becoming carbon net zero.

9.3 The Retrofit demonstrators will be delivering significantly more carbon savings per annum as they are grant funded under the Social Housing Decarbonisation Fund requiring all homes to achieve a minimum EPC C standard. 5-7 Belsize Grove will see some homes which were EPC F, becoming EPC B delivering reductions over 60% in energy costs and CO2 emissions.

Report Ends

Appendix 1 – Fire risk assessments (FRA) and FRA actions

Workstream		Blocks in FRA programme	Blocks with FRA completed in target time	Blocks with FRA outside target time	% of blocks with FRA in target time
FIRE SAFETY	Fire Risk Assessments in high-risk buildings	168	164	4	98%
	Fire Risk Assessments not in high-risk buildings	3,123	3,026	97	97%
	Overall Fire Risk Assessments	3,291	3,190	101	97%
<p>Comments: Position on FRAs updated 23 October 2023. The appointed consultant seeks to adhere to target times but there can be delays – e.g. due to resourcing or access issues (street properties / TRA halls where universal key yet to be fitted). All blocks have an FRA in the Council's currently approved format. The target time is set by the Council as follows: Category One - Purpose built blocks of flats over 10 stories in height, sheltered accommodation, hostels and/or where determined by the overall assessment of risk. Review/complete annually. Category Two - Purpose built blocks (below 10 stories in height) and/or where determined by the overall assessment of risk. Review/complete every 2 years Category Three - Street properties and/or where determined by the overall assessment of risk. Review/complete every 3 years</p>					
		No. of high-risk actions	No. of medium risk actions	No. of low-risk actions	
	Not overdue	-	1,822	1,087	
	Overdue FRA remedial actions (<3 months)	1	926	360	
	Overdue FRA remedial actions (3-6 months)	1	457	213	
	Overdue FRA remedial actions (6-12 months)	2	954	282	
	Overdue FRA remedial actions (12 -24 months)	-	1,663	1,188	
	Overdue FRA remedial actions (24 months +)	60	1,497	1,290	
<p>Comments: Position on actions updated 23 October 2023. All high-risk actions are scheduled to be completed by the end of November 2023, subject to access. Approximately 2,800 actions are being delivered by the repairs service this financial year and just over 4,500 capital works actions will be delivered this financial year and next.</p>					