

---

## **NORTH AYRSHIRE COUNCIL**

**19 December 2018**

### **North Ayrshire Council**

---

<b>Title:</b>	<b>Housing Revenue Account (HRA) Capital Investment Programme, Revenue Budget and Rent Levels for 2019/20</b>
<b>Purpose:</b>	To advise Council of the HRA capital investment programme and revenue budget for 2019/20 and the consequential rent levels.
<b>Recommendation:</b>	Agree to: (a) approve the HRA capital investment programme for 2019/20, as detailed in Appendix 1; (b) approve the HRA revenue budget for 2019/20, as detailed in Appendix 2; (c) approve a rent increase of 2.93% in 2019/20 for council houses, garage sites, lock-ups and sheltered housing service charges; and (d) note the indicative rent increases of 3.65% for 2020/21 and 2.50% for 2021/22.

---

## **1. Executive Summary**

- 1.1 The Housing (Scotland) Act 1987 requires local authorities to maintain a Housing Revenue Account to record all income and expenditure related to the provision of Council houses.
- 1.2 The annual review of the HRA Business Plan was carried out during 2018 to assess the factors expected to impact on the HRA budget. Tenants have also been consulted on the budget proposals included within this report. This has resulted in capital and revenue budgets which deliver: -
  - a capital investment programme which maintains the Scottish Housing Quality Standard and works towards achieving the Energy Efficiency Standard for Social Housing (ESSH) by 2020;
  - a further 81 new build houses by 31 March 2020 taking the total new builds to 377 units, supporting the delivery of 1,375 units of new build housing at the end of the Strategic Housing Investment Plan 2019-2024;
  - £18.629m of property related expenditure within the revenue account.
- 1.3 In order to meet these commitments the proposed increase to housing rents is 2.93% for 2019/20.

- 1.4 A summary of the anticipated level of earmarked and unearmarked reserves is provided at paragraph 2.28 to the report. Based on the probable outturn for 2018/19 as at the end of September 2018 it is anticipated that the HRA will have reserves of £14.766m at the end of the financial year, of which £1.000m is unearmarked. This equates to approximately 2% which is in line with the approved reserve policy.
- 1.5 Full details of the capital and revenue budgets are contained in Appendix 1 and Appendix 2.

## **2. Background**

- 2.1 A Special Meeting of the Council on 20 December 2017 gave consideration to housing rent levels for the three years to 2020/21. Members approved an increase of 2.79% for 2018/19 and noted the indicative rent increases of 2.93% for 2019/20 and 3.65% for 2020/21.
- 2.2 The HRA Business Plan financial model was updated during 2018 to reflect the significantly improved stock condition, together with the potential impacts of Welfare Reform. In addition, the updated plan aligns to the Strategic Housing Investment plan 2019-24 with 1,375 new homes targeted for completion by 31 March 2024. The Business Plan provides assurance of the financial sustainability of the Council's housing stock over the 30 year period it covers.
- 2.3 As part of the annual review of the Business Plan consideration was also given to the following factors:
- Capital and revenue expenditure requirements
  - Council house building targets
  - Inflation
  - Outcome of tenants' consultation
  - Value for Money
  - Future challenges
  - Revenue and Capital balances

### **Capital and Revenue Expenditure Requirements**

#### **Capital**

- 2.4 The proposed 2019/20 HRA capital programme of £64.423m is detailed in Appendix 1. As outlined in the appendix, the programme will be funded by a combination of capital funded from current revenue (CFCR), government grants, prudential borrowing, reserves and the affordable housing contribution.
- 2.5 The capital programme will result in the major repair or improvement works to housing stock in 2019/20, including the following:

Programme	No. of properties	
	2019/20	2018/19 Projected
Installation of new double glazed windows	0	86
Roofing and rendering	570	739
Insulated rendering	150	51
Electrical rewiring	215	78
Installation of new kitchens	402	290
New central heating	385	424
Installation of new bathrooms	331	480
Door Entry Systems	48	0

### **Council House Building**

2.6 The revised Business Plan reflects the Council's commitment to deliver a comprehensive new build programme with a variety of house types as well as significant investment in housing for older people or those with additional support needs. Details of developments completing or on site during 2019/20 are shown below:

2.7

Project	Number of Units	Status in 2019/20
Watt Court, Dalry	49	Phased Completion
Dickson Drive, Irvine	24	Completing
Ardrossan Road, Seamill	31	Completing
<b>Total Completions</b>	<b>104</b>	
Flatt Road, Largs	122	On Site
St Michael's Wynd, Kilwinning	70	On Site
Brathwic Terrace, Arran	30	On Site
Harbourside, Irvine	80	On Site
St Beya Gardens, Cumbrae	18	On Site
Towerlands PS, Irvine	50	On Site
Springvale Depot, Saltcoats	16	On Site
Dalrymple Place, Irvine	33	On Site
<b>Total on Site</b>	<b>419</b>	
<b>Total</b>	<b>523</b>	

Details of the full Council house build programme can be found in the Strategic Housing Investment Plan 2019-2024 which was approved by Cabinet on 2 October 2018. A total of 1,375 new homes are targeted for completion by the Council by 31 March 2024.

- 2.8 The sheltered housing re-provisioning programme continues to be implemented and in July 2019, work will commence on the remaining two sheltered housing units awaiting refurbishment. Friars Lawn, Kilwinning (22 units) and Garrier Court, Springside (19 units) are due for completion in October 2020.
- 2.9 Following the success of previous years, funding will be available to continue investment in purchasing ex-local authority houses and empty homes. Acquiring these type of properties will help to address both asset management and estate management issues as well as increasing the Council stock numbers.
- 2.10 The capital programme includes investment to ensure the Council meets the Energy Efficiency Standard for Social Housing (EESH) which provides clear guidance in relation to the level of energy efficiency each Council owned house requires to achieve by 31 December 2020. Approximately 97% of the Councils housing stock already complies with EESH and energy improvement works such as cavity, wall or replacement central heating are planned for those properties which are not compliant.
- 2.11 The Prudential Code for Capital Finance in Local Authorities requires Councils to demonstrate that capital investment programmes and the level required to be funded by borrowing are affordable, prudent and sustainable. The Key Performance Indicators which demonstrate this is noted below;

### **Treasury Management Performance Indicators**

<b>Ratio of financing costs to net revenue stream</b>	<b>2018/19 Estimate</b>	<b>2019/20 Estimate</b>	<b>2020/21 Estimate</b>
HRA	16.9%	17.4%	18.3%

### **Revenue**

- 2.12 The proposed 2019/20 HRA revenue budget is outlined in Appendix 2. Planned expenditure of £49.085m will mainly be funded by rental income and charges for services.
- 2.13 The revenue budget includes funding of £18.629m for property related expenditure in the year. This expenditure will assist the Council in maintaining its efficient and sector-leading performance in respect of management of void properties and planned and responsive maintenance. Additionally, provision has been made for Estate Based

Projects and other areas of estate management such as rear sub divisional fencing and infrastructure improvements.

### **Outcome of Tenants' Consultation**

- 2.14 The Housing (Scotland) Act 2001 requires councils to consult with tenants and have regard to the views expressed prior to setting the rents.
- 2.15 In preparing the budget for 2019/20, three options for rent increases were identified by officers and these were considered by the Business Plan Implementation Group in September 2018. The options were subsequently included in the tenants' consultation exercise that took place during October and November 2018, namely to increase rents by either 2.93%, 3.18% or 3.30%. The two higher increase options reflect increased investment in rear sub-divisional fencing to address on-going estate management issues. Further information on the options considered is included within the Rent Matters Newsletter as attached at Appendix 3.
- 2.16 Responses received from the tenants' consultation indicated a 58% preference for option 1, a rent increase of 2.93% for 2019/20. Results from the consultation are included as Appendix 4.

### **Rent Increase**

- 2.17 In order to meet the investment requirements of the 30 year Business Plan, including the Council house building programme; maintaining the SHQS; and working towards achieving the Energy Efficiency Standard for Social Housing by 2020, it is proposed to increase housing rents by 2.93% for 2019/20. The Business Plan indicates anticipated rent increases of 3.65% for 2020/21 and 2.50% for 2021/22.

### **Value for Money**

- 2.18 The Council's average weekly rent is below the Scottish average Local Authority rent for 2018/19 (Council average is £70.15 compared to Scottish average of £72.11). The proposed rent increase for 2019/20 is expected to maintain the Council's position compared with the Scottish average. The Council's average rent is also significantly lower than the average for Registered Social Landlords within North Ayrshire. Details of the weekly rent charges are shown in the table below.

	Average Rent 2018/19
Scottish Local Authority Average	£72.11
North Ayrshire Council	£70.15
East Ayrshire Council	£71.64
South Ayrshire Council	£73.97
ANCHO	£81.23
Irvine Housing Association	£84.07
Cunninghame Housing Association	£85.29

- 2.19 Scotland's Housing Network benchmarks the Scottish Social Housing Charter outcome results of Scottish councils. The results include areas such as housing management performance, repairs and customer satisfaction and value for money. In 2017/18 the Service was once again the highest performing council for both average re-let times and rent lost from empty properties. The Network also confirmed that the Service remains the top performer amongst local authority members in terms of both level of service and value for money.
- 2.20 During the customer satisfaction survey completed in Summer 2018, 92.1% of tenants said that the rent for their property represented good value for money.

### **Future Challenges**

#### **Welfare Reform**

- 2.21 The changes introduced by the Welfare Reform Act 2012 have placed pressure on the management of rent collection. Universal Credit, Full Service, was introduced in North Ayrshire Council in November 2017. Like most local authorities who have moved to full service, an increase in rent arrears has been experienced. This is, in part, due to Universal Credit being paid monthly in arrears. The end of year position for 2017/18 was £1.1m, which remains broadly in line with the previous year.
- 2.22 From the arrears, £0.373m is attributed to tenants claiming Universal Credit, an increase of approximately £0.233m from 2017/18 with an additional 723 tenants claiming Universal Credit from the previous year. 875 of the 1,105 tenants claiming Universal Credit at 2017/18 year end were in arrears, with an average debt of £426. This is a reduction in the average debt per Universal Credit claimant of £42 from 2016/17, however, it is still significantly higher than the £201 average overall debt per tenant.

- 2.23 Nonetheless, the Council's performance in rent arrears management is very good. In 2017/18, gross rent arrears as a percentage of rent due was 3.59% (Scottish average was 5.18%). The estimated arrears within the 2018/19 budget assumes full DHP funding continuing to be available for under occupation.
- 2.24 The Welfare Reform Act 2012 poses significant risks to HRA income streams and therefore the HRA Business Plan. Welfare Reforms places a number of pressures on tenants - a high proportion of council tenants are on low incomes, and prior to Universal Credit approximately 58% were in receipt of Housing Benefit. The overall impact once all benefit claimants migrate to Universal Credit is expected to be significant for tenants, the local economy and the Housing Revenue Account. A migration pilot is due to commence in 2019, with full migration due to conclude in 2023.
- 2.25 The Scottish flexibilities to vary the frequency of Universal Credit payments and to make payment of rent direct to landlords has been available now for just over a year. The payment schedule currently used by DWP can delay payments by 5 weeks, contributing to arrears levels.
- 2.26 In order to continue to meet the priorities within the HRA Business Plan it is essential that the risks presented by Welfare Reform and uncertainties around future rental income are addressed. Therefore, £3m continues to be earmarked within the HRA as a contingency to manage the impact of Welfare Reform.

### **Climate Change and Fuel Poverty**

- 2.27 As part of the Council's continued approach to improve domestic energy efficiency and meet Scottish Government targets, a number of actions have been taken including:
- Incorporating Sustainable technologies in new homes
  - Providing energy advice and switching services
  - Delivery of new capital projects generating renewable and / or low carbon energy for the benefit of tenants
  - Retrofit of solar panel systems on up to 500 Council homes
  - Implementation of district heating schemes comprising shared heating from renewable biomass.
  - Partnering with a white label energy supplier, Fairerpower, to provide lower fuel bills for tenants.

## **Revenue and Capital Balances**

- 2.28 The HRA revenue budgetary control report to 30 September 2018, submitted to the Cabinet meeting of 13 November 2018, advised Members of a projected HRA balance of £14.766m at 31 March 2019. This includes an unearmarked balance of £1.000m which equates to around 2% of revenue expenditure. An analysis of the HRA balances is shown in the following table:

	Balance at 31 March 2018	Use of Earmarked Funds	Projected Balance at 31 March 2019
	£m	£m	£m
<b>HRA Not Earmarked</b>	<b>1.000</b>	<b>-</b>	<b>1.000</b>
<u>HRA Earmarked</u>			
Council House Building Fund	7.749	1.139	8.888
Welfare Reform	3.000	-	3.000
Major Refurbishment Works	0.242	-	0.242
Infrastructure Improvements	0.545	-	0.545
Tarryholme	1.091	-	1.091
<b>Total Earmarked Fund</b>	<b>12.627</b>	<b>1.139</b>	<b>13.766</b>
<b>Total HRA Balance</b>	<b>13.627</b>	<b>1.139</b>	<b>14.766</b>

### **3. Proposals**

- 3.1 Council is invited to: (a) approve the HRA capital investment programme for 2019/20, as detailed in Appendix 1; (b) approve the HRA revenue budget for 2019/20, as detailed in Appendix 2; (c) approve a rent increase of 2.93% in 2019/20 for council houses, garage sites, lock-ups and sheltered housing service charges; and (d) note the indicative rent increases of 3.65% for 2020/21 and 2.50% for 2021/22.



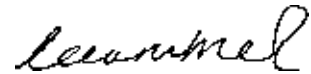
#### 4. Implications

<b>Financial:</b>	The proposed rent increase of 2.93% in 2019/20 will result in significant resources to invest in the Council's housing stock, with total planned revenue expenditure of £49.085m including CFCR of £12.212m supporting a capital programme totaling £64.423m in 2019/20.
<b>Human Resources:</b>	None
<b>Legal:</b>	The Council has consulted with tenants on the proposed rent increases in line with the legal requirement to do so.
<b>Equality:</b>	The investment proposals outlined in the report will ensure the housing stock continues to support the needs of our tenants including those with accessibility issues due to age or disability.
<b>Children and Young People:</b>	The investment in our properties to provide safer, warmer and more fuel efficient homes will impact the health and wellbeing all of our tenants including young people and families.
<b>Environmental &amp; Sustainability:</b>	These proposals support the Council's Environmental Sustainability and Climate Change strategy.
<b>Key Priorities:</b>	<p>Investment through the HRA capital programme and revenue budget supports and links to the following Council Plan 2015-2020 strategic priorities:</p> <ul style="list-style-type: none"><li>● Supporting all of our people to stay safe, healthy and active; and</li><li>● Protecting and enhancing the environment for future generations</li></ul>
<b>Community Benefits:</b>	None.

#### 5. Consultation

- 5.1 Housing Services engaged in a programme of consultation with key stakeholders in order to gather their views of the current service provision and priorities for future service delivery. This engagement and consultation was facilitated in the main, through the Business Plan Implementation Group and the Tenants and Residents Network.

- 52 In addition a Consultation on the proposed rent increases (Appendix 3) was issued to 12,744 Council tenants via the Tenants Newsletter in October 2018. The consultation period ran between October and November and tenants were asked to provide their views on three options for rent increases.



LAURA FRIEL  
Executive Director (Finance and Corporate Support)

Reference :

For further information please contact Laura Friel, Executive Director  
(Finance and Corporate Support) on 01294 324512.

**Background Papers**

0

North Ayrshire Council Draft HRA Capital plan 2019/20					
Programme Description	2019/20 New programme for Approval	2019/20 Previously Approved	Total 19/20 Programme	2020/21 Consequential	
	£000	£000	£000	£000	No. of Units
<b>Council House Building</b>					
Dickson Drive (Phase 2)	386	1,505	1,891	0	24
Ardrossan Road	4,621		4,621	0	31
Flatt Road	10,500	400	10,900	7,205	122
St Michael's Wynd	3,528		3,528	9,144	79
Brathwic Terrace	1,500	580	2,080	2,417	34
Harbourside (Phase 1)	6,000		6,000	6,564	80
St Beya Gardens	700		700	1,988	18
Towerlands Primary School	1,000		1,000	6,468	50
Springvale Depot	1,000		1,000	1,091	14
Dalrymple Place (Redevelopment)	3,276		3,276	2,269	33
St Colms PI (Redevelopment)	200		200	4,876	35
Friars Lawn (Refurbishment)	947	234	1,181	1,181	22
Watt Court	0	3,533	3,533		48
Kinnier Road	0	172	172		
Council House Build General	0	1,595	1,595		
<b>Refurbishment Schemes</b>	0	128	128		
Connel Court	0	1,243	1,243		
Garrier Court	0	2,074	2,074		
<b>Acquisition of Houses - Open Market</b>	848		848		
<b>Improvements to Existing Stock</b>					
Window Replacement High Flats	0	362	362		
Bathroom Programme	1,061		1,061		
Kitchen Programme	1,375		1,375		
Other Capital Works	6,218	297	6,515		
Central Heating	1,167	41	1,208		
Insulated Re-rendering	1,831		1,831		
Electrical re-wiring	490	(66)	424		
Roofing and Rendering	3,527		3,527		
Energy Efficient Standard	1,276		1,276		
Professional Management Charges	873		873		
	0		0		
<b>TOTAL EXPENDITURE</b>	<b>52,325</b>	<b>12,098</b>	<b>64,423</b>	<b>43,203</b>	
<b>Funded By:-</b>			0		
CFCR	(12,212)		(12,212)	(5,238)	
Council House Build Fund	(1,229)		(1,229)	(1,227)	
Affordable Housing Fund	(193)		(193)	(2,237)	
Capital Grants -House Building	(2,229)	(2,267)	(4,496)	(28,813)	
Prudential Borrowing	(36,462)	(9,831)	(46,293)	(5,688)	
	0		0		
<b>TOTAL INCOME</b>	<b>(52,325)</b>	<b>(12,098)</b>	<b>(64,423)</b>	<b>(43,203)</b>	

Draft HRA Revenue Budget 2017/18		
	Cost Type	2019/20 (£'000s)
<b><u>Income</u></b>	<b>Rents:</b> Council houses Other rents <b>Other Income:</b> External recharges Internal recharges	 (48,025) (323)  (645) (92)
<b>Gross Income</b>		<b>(49,085)</b>
<b><u>Expenditure</u></b>	<b>Employee Costs</b> <b>Property Costs:</b> Responsive repairs Void expenditure Planned & Cyclical maintenance Estate Based Projects Infrastructure Improvements Roads & Lighting Maintenance Aids & adaptations Other property costs <b>Supplies and Services</b> <b>Transport Costs</b> <b>Administration Costs</b> <b>Central Support Costs</b> <b>Payments to Other Agencies, Bodies and Persons</b> <b>Internal Services</b> <b>Capital Financing:</b> CFCR Loan charges House Building Principal repayments Loans Fund interest Loans Fund expenses Revenue interest	4,738  1,790 3,451 7,231 211 357 127 1,849 3,613 227 38 711 2,033 13 2,088 0 12,212 0 2,716 5,618 120 (58)
<b>Gross Expenditure</b>		<b>49,085</b>

# RENT MATTERS

**PLEASE READ - IT'S IMPORTANT TO HAVE YOUR SAY**

## Dear Tenant,

We are writing to ask you to take part in this year's rent consultation.

North Ayrshire Council consults annually with tenants on our proposals relating to rent setting, so this is your opportunity to have a say in how much rent you pay.

This year, the rent setting consultation period will run from 15 October until 11 November 2018. We will use the feedback to prepare a report for a meeting of the Council in December 2018, where Elected Members will consider and approve the level of rent increase for Council tenants for 2019/20.

We will write to inform you what your new rent charge will be for 2019/20 at least four weeks in advance of any changes that may occur in April 2019.

## Proposals

We are asking our tenants to select their preferred proposal for 2019/20. Details of the three options can be found on page 3 of this leaflet along with ways to return your feedback. Please take some time to consider the proposals and take part in the consultation.

### Struggling to pay your rent?

It is important that you pay your rent on time and in full. You should contact your Housing Officer immediately if you are in arrears and have not made an arrangement to clear them.

The Welfare Reform Team can help if you are experiencing financial difficulties, but you must get in touch quickly. Call them on **0300 999 4606**.



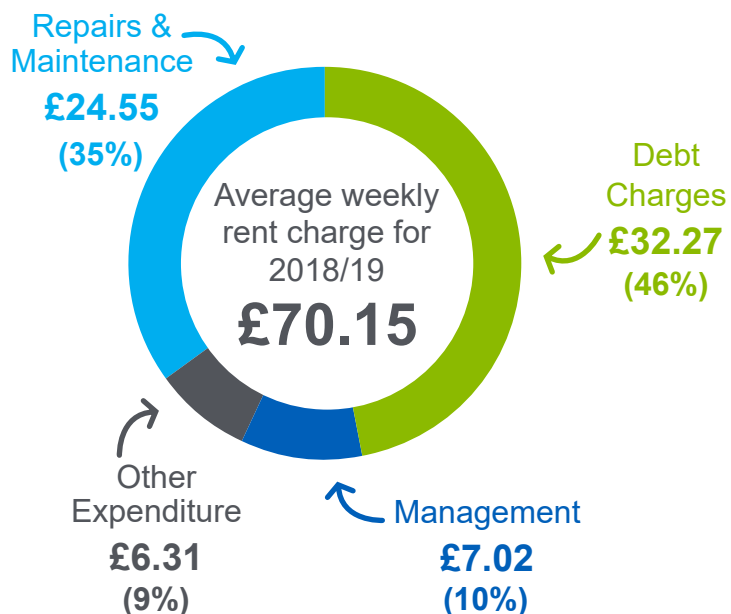
**Pay your  
rent first**  
**Don't risk losing your home**

Everyone pays rent, even if you receive housing benefit, so it is important that we receive feedback from as many tenants as possible.

#### How do our average rents compare for 2018/19?

<b>North Ayrshire Council</b>	<b>£70.15</b>
Scottish local authority average	<b>£72.11</b>
East Ayrshire Council	<b>£71.64</b>
South Ayrshire Council	<b>£73.97</b>
ANCHO	<b>£81.23</b>
Irvine Housing Association	<b>£84.07</b>
Cunninghame Housing Association	<b>£85.29</b>

#### How your rent is being spent in 2018/19:



#### Between April 2018 and March 2019 we plan to have completed:



**220**

new bathroom installations



**230**

new kitchen installations



**424**

central heating system upgrades



**51**

external wall installations



**739**

roof/render replacements



**78**

properties rewired



**46**

properties with new window installations



**£1m**

of energy efficiency improvements

We want to consult with you on the proposed annual rent increase for North Ayrshire Council's houses in 2019/20.

## Your Views Matter

We have outlined three options for rent charges for 2019/20 below:

**Option One**  
Increase rents by **2.93%**  
Average increase of **£2.06**

**Option Two**  
Increase rents by **3.18%** Average  
increase of **£2.23**

**Option Three**  
Increase rents by **3.30%**  
Average increase of **£2.32**

**The planned improvements for 2019/20 would include:**

- Install 331 bathrooms
- Install 402 kitchens
- Complete 55 new build council houses
- Invest £0.338m improving parking, pavements, roads, lighting and fencing
- Refurbish one sheltered housing complex
- Refurbish 20 units for supported accommodation
- Purchase 10 ex-local authority houses to bring into our housing stock

**The planned improvements for 2019/20 would include:**

- Install 331 bathrooms
- Install 402 kitchens
- Complete 55 new build council houses
- Invest £0.338m improving parking, pavements, roads, lighting and fencing
- Refurbish one sheltered housing complex
- Refurbish 20 units for supported accommodation
- Purchase 10 ex-local authority houses to bring into our housing stock
- £0.120m additional spend for rear sub-divisional fencing

**The planned improvements for 2019/20 would include:**

- Install 331 bathrooms
- Install 402 kitchens
- Complete 55 new build council houses
- Invest £0.338m improving parking, pavements, roads, lighting and fencing
- Refurbish one sheltered housing complex
- Refurbish 20 units for supported accommodation
- Purchase 10 ex-local authority houses to bring into our housing stock
- £0.175m additional spend for rear sub-divisional fencing

## Did you know?

You can view your rent account 24 hours a day, 7 days a week online at the HUB.



Register at [www.north-ayrshire.gov.uk](http://www.north-ayrshire.gov.uk)

**The easiest way to pay your rent is by direct debit**

Call today on  
**01294 324603**



# Have your say

Our plans and how we spend our budget will have an impact on your home and your community. We want to hear what you think.

Please let us know your views by completing and returning this feedback form to us.

**A prepaid envelope is enclosed and one lucky respondent will win £50 of shopping vouchers.**

## Your rent options for 2019/20

☐

Option One: Increase rents by 2.93%

Average weekly increase of £2.06\*

☐

Option Two: Increase rents by 3.18%

Average weekly increase of £2.23\*

☐

Option Three: Increase rents by 3.30%

Average weekly increase of £2.32\*

\*Based on the average weekly rent in 2018/19

Do you have any comments on the options?

---

---

## Contact Details

Name

---

Address

---

---

Town

---

Postcode

---

Telephone

---

Email

---

Complete this form and put it into the pre-paid envelope provided. Return your completed questionnaire by **11 November** to make sure your views are counted and to be entered into our prize draw. Thank you and good luck!

Alternatively you can hand the form into your local housing office or complete the online survey at **[www.surveymonkey.co.uk/r/PJVPT7T](http://www.surveymonkey.co.uk/r/PJVPT7T)**

WIN!  
£50 Shopping  
Vouchers





## Appendix 4

### RENT CONSULTATION 2019/20 – RESULTS

Total number of responses – 652

Percentage of tenant responses – 5%

<b>Option 1.</b>  <b>Increase rents by 2.93% - average weekly rent increase £2.06</b>	<b>Delivers base budget</b>	<b>Percentage of Responses</b>  <b>58%</b>
<b>Option 2.</b>  <b>Increase rents by 3.18% - average weekly rent increase £2.23</b>	<b>Delivers base budget plus additional £0.120m for rear sub divisional fencing</b>	<b>Percentage of Responses</b>  <b>20%</b>
<b>Option 3.</b>  <b>Increase rents by 3.30% - average weekly rent increase £2.32</b>	<b>Delivers base budget plus additional £0.175m for rear sub divisional fencing</b>	<b>Percentage of Responses</b>  <b>22%</b>