

# Supporting Document for the Coventry Housing & Homelessness Strategy 2013-18: Results of Consultation



## Results of Consultation

This is a supporting document for the Coventry Housing & Homelessness Strategy 2013-18. It describes the consultation that was carried out whilst developing the Housing & Homelessness Strategy 2013-18.

### Setting our themes and priorities:

The themes and priorities for the Housing & Homelessness Strategy were developed following a period of ongoing consultation and evidence gathering. This included three public Housing Fairs, a stakeholder conference, focus groups and consultation with services users.

#### **Coventry Housing Fairs**

The Housing Fairs held in the City Centre enabled members of the public to access information and advice about housing issues and also to give their views on the future of housing in Coventry.

We carried out specific surveys to find out people's priorities for the Housing Strategy, but also included more informal and creative methods of consultation, such as a comments board and a video booth which recorded people's verbal responses to questions about housing.



## The Coventry Housing Fair - engaging creatively with our citizens

Three very successful Housing Fairs attracted hundreds of people. Residents were able to access a wide range of housing related information and advice including crime prevention, low cost home ownership and energy saving initiatives. As well as this, the Fair enabled us to keep abreast of the housing priorities that were important to local people - this helped us to shape the new Strategy. Partner stallholders have included Cassidy Group, Orbit Care & Repair, CAB, Housing Law Centre, various Registered Providers, West Midlands Fire Service, West Midlands Police and the Consortium of Social Landlords.



At the latest Housing Fair, people were asked whether they agreed with a range of potential housing priorities for the City. The results were:

| Potential Priority for the Housing Strategy                    | Agree | Disagree | Unsure |
|--|-------|----------|--------|
| Improve the condition of housing                               | 93%   | 2%       | 4%     |
| Build more special needs housing for people with support needs | 90%   | 3%       | 7%     |
| Help people to live independently in their own homes           | 90%   | 4%       | 6%     |
| Build more affordable/social housing where it is needed        | 90%   | 6%       | 4%     |
| Increase the choice of social and affordable housing           | 89%   | 6%       | 5%     |
| Help people to own their home through loans and mortgages      | 84%   | 9%       | 6%     |
| Build more housing with energy saving features                 | 81%   | 10%      | 9%     |
| Tackle and prevent homelessness                                | 80%   | 7%       | 13%    |
| Make it easier to access private rented housing                | 80%   | 10%      | 10%    |
| Build more executive-type housing                              | 35%   | 34%      | 30%    |

Each one of these potential priorities was thought to be important by a large majority of respondents, apart from the priority to 'build more executive-type housing', which received a much more varied response. The table below shows how these priorities have been incorporated into the Themes and Priorities of the Housing & Homelessness Strategy.

| Housing Fair – Survey on Priorities                            | How this has been incorporated in the Themes and Priorities   |
|--|---|
| Improve the condition of housing                               | Theme 3: Strive for a healthier and more sustainable City by improving the quality and use of existing housing. |
| Build more special needs housing for people with support needs | Theme 4: Encourage balanced, stable and sustainable communities   |
| Help people to live independently in their own homes           | Theme 4: Encourage balanced, stable and sustainable communities   |
| Build more affordable/social housing where it is needed        | Theme 1: Increase the supply, choice and quality of new housing.  |



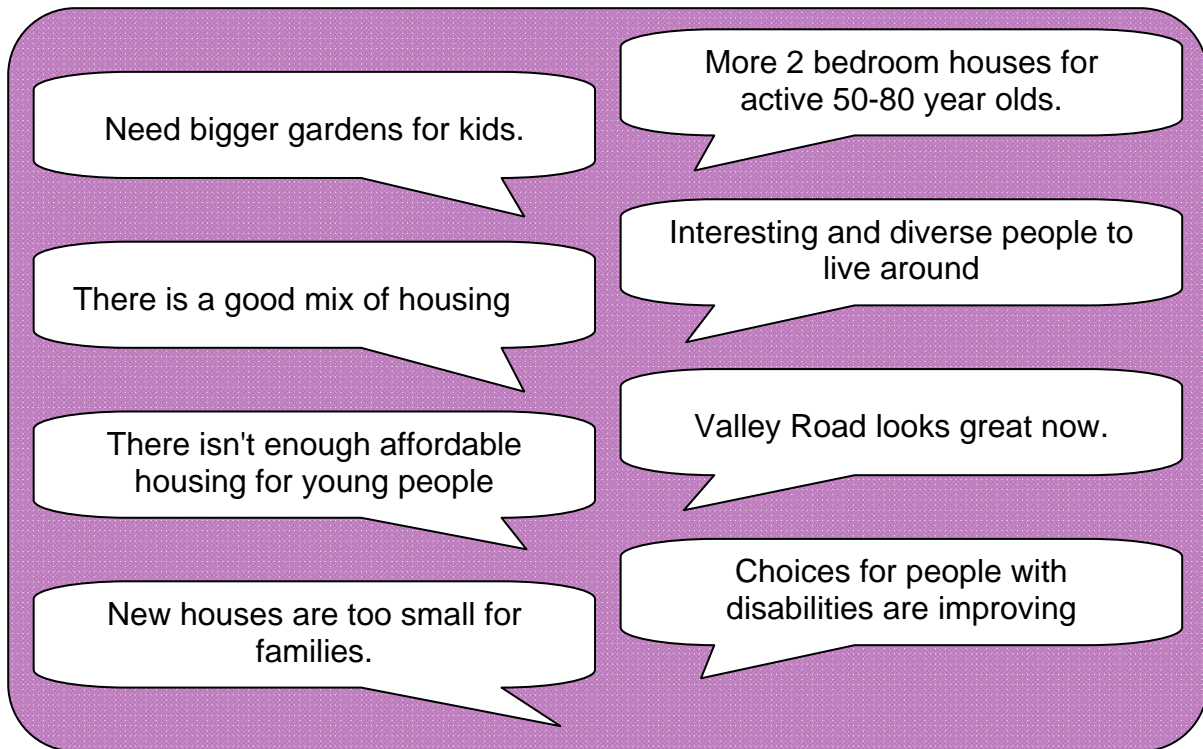
| Housing Fair – Survey on Priorities                           | How this has been incorporated in the Themes and Priorities   |
|---|---|
| Increase the choice of social and affordable housing          | Theme 1: Increase the supply, choice and quality of new housing.  |
| Help people to own their own home through loans and mortgages | Theme 4: Encourage balanced, stable and sustainable communities   |
| Build more housing with energy saving features                | Theme 3: Strive for a healthier and more sustainable City by improving the quality and use of existing housing. |
| Tackle and prevent homelessness                               | Theme 2: Prevent and Tackle Homelessness (Our Homelessness Strategy)  |
| Make it easier to access private rented housing               | Theme 2: Prevent and Tackle Homelessness (Our Homelessness Strategy)  |
| Build more executive-type housing (see note below)            | Theme 1: Increase the supply, choice and quality of new housing.  |

*Note:*

*The priority to 'build more executive housing' has been incorporated into Theme 1 of the Strategy following discussion at the Transport & Infrastructure Development Scrutiny Board (6) meeting – this is despite it receiving a lower level of support from the public. Overall the existing housing offer in Coventry is unbalanced and biased towards lower value properties. Aspirational homes are important in order to attract and retain higher-earners and professionals, thereby creating a balanced socio-economic population in the City – this is important for economic growth.*

Members of the public were also encouraged to write on a comments board what they felt was good and bad about housing in Coventry. Some comments received included:





### Housing Strategy Conference

A conference involving key housing stakeholders was arranged to further develop the priorities for the Housing & Homelessness Strategy. This was well attended with over 70 delegates present including:

- Registered providers (housing associations).
- Advice agencies.
- External agencies commissioned by the Council to provide accommodation and housing-related support (Supporting People).
- Voluntary sector providers.
- Council Officers from Community Services and City Development Directorates.
- Representatives of protected groups (under Equality Act).
- Representatives of service users.
- Community representatives.
- Elected members.
- Private developers.
- Private landlords.
- Mortgage and finance providers.
- Estate agents and letting agents.
- University representatives.

Delegates participated in round table discussions and the main points that were raised are summarised below:

### ***Housing Affordability and First Time Buyers***

- The average size of deposit needed to purchase a house is a major barrier.
- People's aspirations are changing – housing is no longer seen as a quick win investment but more of a longer term investment.
- Private rent is on the increase as people choose not to, or are unable to, buy.
- There will be increased pressure on the social rented sector.
- The council should offer help people to access the private rented sector.
- Land values are a key issue – high land prices have kept house prices high.

#### **How has this influenced the Housing & Homelessness Strategy?**

- Affordability analysis was carried out as part of the evidence base for the strategy (the Strategic Housing Market Assessment). This highlighted the need for an additional 649 affordable homes in the City each year – the need for more affordable housing is paramount in the Strategy and has been included as a target.
- The Strategy acknowledges the increase in private renting and details how the Council will assist households in housing need to access the private rented sector through the Access to Private Rented Properties (APRP) scheme.

### ***Housing Development***

- In defining needs for different types of housing, you need to take into account demographic changes and in particular the needs of older people, which will become a larger group over time and have a diverse range of housing need and aspirations.
- Allow for a realistic approach to higher standards and lifetime homes requirements (considering viability) to reflect likely changing lifestyle patterns.
- Encourage more tenure diversification and a wider range of intermediate tenure products including flexible tenure.
- More use could be made of modern methods of construction, such as pre-fabricated panels, modular construction etc.

### **How has this influenced the Housing & Homelessness Strategy?**

- High quality design is a priority in the Housing & Homelessness Strategy, however the strategy also recognises the importance of taking a balanced approach to design requirements to ensure housing schemes remain viable.
- It is a priority in the Strategy to promote balanced and sustainable communities by diversifying the size, type and tenure of new affordable housing, as well as supporting economic growth through the development of high value, high quality housing.
- Demographic changes and the need to plan for future housing needs of older people are addressed in Theme 4, particularly the priorities to support independent living and to improve housing choice for an ageing population.

### ***Empty Homes***

- It is sometimes very difficult to establish who owns an empty property.
- The worst properties should be tackled first as they have the most negative impact on the surrounding area.
- Assistance could be offered to prevent properties from falling into disrepair before they become the 'worst cases'.
- Neighbours are not always aware of who to inform regarding empty properties.
- If properties are causing problems then Compulsory Purchase Orders (CPOs) and other legal proceedings should be enforced. This will also send a message to other owners that are reluctant to bring a property back into use.

### **How has this influenced the Housing & Homelessness Strategy?**

- It is a priority in the Strategy to make the best use of existing housing by reducing the number of empty properties (Theme 3). This includes increasing the number of empty homes brought back into use through direct Council action, ranging from advice to enforcement action.



### ***Domestic Energy Efficiency workshop***

- There needs to be more information, advice and publicity targeted at landlords, tenants and owner-occupiers using the full range of media.
- Stronger and more imaginative marketing is needed to promote take-up of energy efficiency measures.
- Information, advice or signposting could be given by a wider range of agencies.

#### **How has this influenced the Housing & Homelessness Strategy?**

- Domestic energy efficiency has been included as a key priority ('to improve energy efficiency and affordable warmth across all tenures') within Theme 3 of the Strategy.
- This includes working with partners and playing a leading role in the development and implementation of projects and initiatives, including the Green Deal and ECO initiatives.

### ***Housing and Health***

- Property condition has a profound effect on people's health and wellbeing, for example: sound insulation (or lack of) in conversions and new builds; access issues e.g. steps into kitchen; stairs; trip hazards; increase in asthma/bronchial conditions due to damp .
- The Housing Enforcement Team often have to be reactive – people only contact the team after there has been an incident. More proactive work and publicity is needed so that people know who to contact and are more aware of the enforcement action that the council can take.
- There should be a focus on private landlords that are known to have houses which are in poor condition.
- More work needs to be done on empty homes and bringing standards up to and beyond 'decent homes'.
- Links with other agencies and advice centres, especially where home visits are made.

### **How has this influenced the Housing & Homelessness Strategy?**

- The links between Housing and Health have been highlighted in the Strategy through Themes 3 and 4.
- It is a priority to improve property condition and management standards in the private rented sector, including information, advice, support and when necessary, enforcement action.
- There is a commitment to continue to work closely with Public Health colleagues as the responsibilities for Public Health are transferred to the Council, to identify further opportunities for joint working.

### ***Preventing Homelessness***

- People often don't seek help until it is too late.
- Debt advice is very important and in some circumstances, where housing benefit is paid directly to the landlord, this can prevent arrears and evictions.
- Floating support is important to maintain tenancies.
- Access to Homefinder can be difficult for people that cannot read or access a computer/ library.
- Finding suitable accommodation for people with disabilities or mental health needs can be difficult.
- Preventing homelessness using the private rented sector is important, however some private landlords do not want to let to benefit claimants, private tenancies are less secure than social tenancies and many landlords do not have adequate training/knowledge of the law.
- There needs to be better publicity regarding the housing enforcement powers of the council.
- There is a lack of direct access accommodation for homeless women.
- Mediation and support for 16-18 year olds, including information and advice in schools.

### **How has this influenced the Housing & Homelessness Strategy?**

- The Housing & Homelessness Strategy 2013-18 is the first time that the Housing Strategy and the Homelessness Strategy have been combined. This means that the issues and priorities in the Homelessness Strategy can be understood as part of the 'bigger picture' and not seen in isolation from the range of other housing factors which influence homelessness. This is important for homelessness prevention.
- Theme 2 (Our Homelessness Strategy) emphasises the key importance of preventing homelessness and makes a commitment to deliver upon the ten challenges in the Government report 'Making every contact count: a joint approach to preventing homelessness' (DCLG 2012).
- Another key priority included in the Strategy is to re-commission external homelessness support services which better align with homelessness priorities.

### ***Housing and Employment***

- Social Landlords are interested in promoting employment and training opportunities as people with no prospects of employment tend not to engage with the community and this contributes to social breakdown.
- Partnership working and apprenticeship schemes are particularly important in promoting employment and training.
- In the construction sector a lot of work goes to people from outside of the city – developers could use local firms with programmes of apprenticeships.
- There could be more joined up working between different advice agencies to give employment/training advice at the same time as benefit or housing advice etc.
- Employment, training and housing advice should be given in schools.

### **How has this influenced the Housing & Homelessness Strategy?**

- The importance of training and employment initiatives is recognised in Theme 4 and support is given to activities to address worklessness, improve the skills base and maximise employment opportunities.



### *Housing people with complex needs workshop*

- Well co-ordinated, multi-agency working is essential.
- A package of housing and employment support is needed.
- It is difficult for people with complex needs to find and sustain accommodation unless these their other needs are addressed.
- There are people who are excluded from almost every kind of accommodation. Support and accommodation is needed for very complex cases.
- There needs to be a forum where stakeholders can come together to network, find and coordinate services.

#### **How has this influenced the Housing & Homelessness Strategy?**

- The gap in services for people with complex needs is evidenced and acknowledged in the Homelessness Review and in Theme 2 of the Strategy.
- The priority to re-commission external homelessness support services will address these gaps.

### *Housing Related Support and Vulnerable People*

- The multi agency approach works. This is working well for some complex cases but still needs to be improved for others.
- There are gaps in provision of accommodation for some client groups.
- Move-on arrangements could be improved – it can be difficult to find accommodation for certain people.
- Supporting People funding is no longer ring-fenced so it will be very important to ensure that the funding is still made available for this work.
- We cannot overestimate the importance of a stable place to live.

### **How has this influenced the Housing & Homelessness Strategy?**

- The gap in services for people with complex needs is evidenced and acknowledged in the Homelessness Review and in Theme 2 of the Strategy.
- The priority to re-commission external homelessness support services will address these gaps.
- Housing for other vulnerable people is addressed in Theme 4, with a key priority to support independent living for vulnerable and marginalised groups.

### **Consultation with Homeless Service Users and Providers:**

79 homeless service users participated in nine focus groups regarding the homelessness services commissioned by the council. In addition, nearly 70 stakeholders, including service users and referral agencies, completed a survey.

Key points from service users included:

- It is difficult to find information or to know where to go for help. All services should be in one place and should be more widely promoted/advertised.
- There are not enough places for women in hostels.
- Support to obtain and maintain a tenancy is good.
- We want to avoid being passed from agency to agency.
- Need better relationship with the private rented sector – bond schemes.

Key points from service providers and other stakeholders included:

- There needs to be more joined-up services and accommodation for people with complex or multiple needs, or those with chaotic lifestyles.
- More accommodation for females is needed.
- There needs to be a single point of access for homelessness services and a common method of assessment.
- More self contained temporary accommodation is needed for families (with facilities for bathing and food preparation).
- Accommodation is needed for people with disabilities.

### How has this influenced the Housing & Homelessness Strategy?

- The gap in services for women and people with complex needs is evidenced and acknowledged in the Homelessness Review and in Theme 2 of the Strategy. The priority to re-commission external homelessness support services will address these gaps and also develop a single point of access for services.
- It is also a key priority included in the strategy to improve the assessment, allocation and procurement of temporary accommodation for homeless households.

### Bringing it all together

The results of the consultation, taking into account the national, regional and local housing contexts, led to the development of the themes and priorities for the Housing & Homelessness Strategy.

### Consultation on the Draft Housing & Homelessness Strategy

Following the consultation described above, a Draft Housing & Homelessness Strategy was produced with the identified Themes and Priorities, along with plans for 'what we will do' to address the priorities.

This Draft Strategy was subject to public consultation for twelve weeks from 26th October 2012 to 15th January 2013. The Draft Strategy was published for comment and through an online survey we sought people's views on whether the issues identified and the measures to tackle the issues, were correct and effective. The questions we asked were:

- 1. To what extent do you agree that the strategy is clear in identifying the main issues and challenges for Coventry?*
- 2. Are there any other issues/challenges that should be included? Please give details.*
- 3. To what extent do you agree that the 'what we will do' sections of the strategy have identified appropriate ways to tackle these issues?*



*4. Are there any other ways to tackle the issues/challenges that should be included?*

*Please give details.*

*5. Are there any comments you would like to make regarding the impact that the Housing and Homelessness Strategy might have for different groups of people who have characteristics that are protected by the Equalities Act?*

*6. Did you find the Draft Housing and Homelessness Strategy easy to read?*

*7. Do you have any further comments or suggestions for improvement to make on the strategy?*

The consultation document was publicised through the Council's website, the Council's Facebook page and the Members' Bulletin for councillors.

An email was sent to over 880 key stakeholders to invite them to participate in the consultation. Stakeholders included: Registered Providers; advice agencies; key contacts for consultation of protected equalities groups; elected members; the Coventry Partnership Housing Theme Group and other key partnership groups; providers of housing-related support and homelessness services; tenants and residents associations; private landlords and members of the public.

✓ 80% of respondents agreed or strongly agreed that the Draft Housing & homelessness Strategy had identified the main issues and challenges for Coventry.

✓ 70% agreed or strongly agreed that the 'what we will do' sections identified appropriate ways to tackle these issues.

✓ 76% of respondents found the Housing & Homelessness Strategy easy to read.

## Responses received

The following table is a summary of the key issues that were raised by respondents regarding the Draft Strategy. It is not an exhaustive list due to the number of comments received. In addition, some comments were outside the scope of the strategy or focussed on specific operational issues; therefore, they may not be included due to the Strategy being a high-level strategic document). However, where appropriate these comments will be passed on to the relevant teams for them to consider.

| Issue Raised   | Response  |
|--|---|
| <p>Developers save money by building boring, featureless properties and affordable housing design can be soulless and prison-like.</p> | <p>The issue of design quality is identified in 'Theme 1: Increase the supply, choice and quality of new housing'. This will be addressed through the priorities to:</p> <ul style="list-style-type: none"> <li>- <i>develop new affordable housing to a high quality without compromising the deliverability and viability of new housing schemes.</i></li> <li>- <i>regenerate neighbourhoods where poor quality, low demand housing exists.</i></li> <li>- <i>support economic growth by developing high value, high quality housing to retain higher earners and attract new residents.</i></li> </ul> <p>Whilst the Housing &amp; Homelessness Strategy encourages good design for both market and affordable housing, each individual development will be addressed through the planning application process.</p> |
| <p>Better links are needed between housing and education planning.</p>   | <p>The Strategy recognises the need for local infrastructure requirements to be taken into account when planning new housing – this includes education and other facilities such as transport and health. The impact of each individual development will be addressed through the planning process.</p>   |

| Issue Raised   | Response  |
|--|---|
| House building should only be allowed on brownfield and industrial sites, not Green Belt or green spaces such as playing fields in existing built up areas.                  | The City's policies regarding development of green field and green belt land are set out in the emerging Core Strategy planning document. The Strategic Housing Land Availability Assessment identifies land which is suitable for housing development. These are part of the Local Development Framework and are outside the scope of the Housing & Homelessness Strategy.   |
| Disagree with the need to build larger family homes for social housing – the focus should be on smaller homes and people can save to provide a larger house if they need to. | The evidence of limited social housing supply and the needs of households in priority bands on the Homefinder register is demonstrated in the supporting document 'The Coventry Context' and shows a clear need for additional family housing. The allocation of social housing is subject to legislation and statutory guidance which states that 'reasonable preference' must be given to certain households and the Strategy aims to provide housing that meets the needs of these households. |
| The Council should promote self build schemes.   | In 'Theme 1: increase the supply, choice and quality of new housing' we commit to exploring innovative and creative ways to increase housing development, including assisting groups interested in self-build and custom-build in line with national housing policy.  |
| The provision of green spaces and play areas when developing new housing is important.   | This is taken on board when considering individual planning applications.   |
| Theme 1 fails to address the Council's commitment to increase the supply, choice and quality of new housing for older people and supported housing.                          | This is included under Theme 4 and the links between Theme 1 and Theme 4 in the Strategy have been strengthened.  |



| Issue Raised  | Response  |
|---|---|
| <p>More though needs to be given to people with complex needs (mental health, addiction etc) who are not suitable for 'normal' housing and are likely not to be able to become fully independent.</p> | <p>The issue of homeless people with complex needs and the gap in services for them is identified in 'Theme 2: Prevent and tackle homelessness' and will be addressed by the priorities:</p> <ul style="list-style-type: none"> <li>- <i>to deliver upon the challenges set out in the government report 'Making every contact count' (2012).</i></li> <li>- <i>re-commission external homelessness services which better align with homelessness priorities.</i></li> </ul>  |
| <p>It is not fair that people need to be disabled, overcrowded or homeless to get social housing.</p>   | <p>The allocation of social housing is subject to legislation and statutory guidance which states that 'reasonable preference' must be given to certain households such as those who are homeless, overcrowded etc (Housing Act 1996).</p> <p>Coventry's social housing allocation policy will be addressed as part of 'Theme 2: Prevent and tackle homelessness' by the priority to:</p> <ul style="list-style-type: none"> <li>- <i>review the social housing allocation system (Coventry Homefinder).</i></li> </ul> |
| <p>Provision of specialist housing types should not be concentrated in one area only.</p>   | <p>'Theme 1: Increase the supply, choice and quality of new housing' contains the priority to <i>'promote balanced and sustainable communities by diversifying the size, type and tenure of affordable housing'</i> and Theme 4 also concentrates on creating balanced, stable and sustainable communities.</p>   |
| <p>The needs of ex-offenders should be included, especially preventing homelessness for ex-offenders.</p>   | <p>The Housing &amp; Homelessness Strategy has been updated following consultation, recognising the links between ex-offenders and homelessness. Housing support services for ex-offenders will be re-commissioned alongside the external Homelessness Services (addressed in Theme 2: Prevent and tackle homelessness).</p>  |

| Issue Raised   | Response  |
|--|---|
| <p>Children of opposite sex should not have to share a bedroom until they are 10.</p>  | <p>A review of the Coventry Homefinder Policy will be carried out, as set out as a priority in Theme 2 of the Strategy.</p> <p>However, changes to the Statutory Guidance on Allocations make it clear that children should be expected to share a bedroom up to the age of ten regardless of sex and the changes to Housing Benefit entitlement re-enforce this.</p>   |
| <p>Most emergency accommodation for homeless people is hostels. Hostels are not suitable for some people</p>   | <p>Provision of emergency and temporary accommodation will be addressed under the priorities in Theme 2:</p> <ul style="list-style-type: none"> <li>- <i>to establish a revised process for the assessment, allocation and procurement of temporary accommodation</i></li> <li>- <i>to re-commission external homelessness services which better align with homelessness priorities.</i></li> </ul>             |
| <p>A local connection should be needed to access social housing – priority should be given to local people who have contributed to the local community.</p>  | <p>Housing allocation will be addressed as part of Theme 2: Prevent and tackle homelessness by the priority to <i>'review the social housing allocation system (Coventry Homefinder).'</i> This review will consider whether to place further restrictions on social housing allocations based on local connection or not. Allocation of social housing is subject to legislation and statutory guidance.</p>   |
| <p>Empty properties should be brought back into use. The council could acquire and redevelop derelict housing stock. This would improve existing communities, rather than just building new estates.</p> | <p>The Council no longer owns any housing stock and consequently does not have the necessary resources or expertise to purchase, repair and manage homes. However, we will be working closely with partner organisations and property owners to bring empty homes back into use through the priority in Theme 3 to <i>'make best use of existing housing by reducing the number of empty properties...'</i></p> |

| Issue Raised   | Response  |
|--|---|
| The definition of decent housing needs to be clearer.  | Further clarification on the Decent Homes Standard has been provided in the Glossary.   |
| Design is important in energy efficiency – for example, physical orientation and windows.  | The Strategy supports good design and energy efficiency through Themes 1 and 3. The design of individual developments will be addressed through the planning process.   |
| Encourage private landlords to take more responsibility for the maintenance of their property and the surrounding area.  | Better management standards in the Private Rented Sector will be encouraged through the Theme 3 priority: <i>improve property condition and management standards in the private rented sector</i> . The Council will use enforcement powers where appropriate.                            |
| Difficult to treat walls and solid walls should be included in energy efficiency work.   | Additional information has been included in Theme 3.  |
| Stricter enforcement and eviction is needed for problem families that cause a nuisance to the community.   | The Strategy supports work done by the Community Safety Partnership and landlords to ensure that ASB is tackled in Theme 4, particularly through the priority to <i>'improve the quality of our neighbourhoods to support safe, inclusive and cohesive communities'</i> .                 |
| The number one priority should be well paid local employment. If people have a job and an income, then in most cases they will sort out their own housing needs. | The Housing & Homelessness Strategy aims to support the economic growth of the city. The delivery of the Housing Strategy will help to attract private investment, which in turn can deliver sustainable growth and establish an environment where viable businesses can grow and invest. |
| The citizens of Coventry are users of housing services and the emphasis should be on good outcomes for the   | There is a commitment in the Strategy (Chapter 1 – setting the scene) that when delivering on our priorities, we will put the customer at the centre of everything we do.   |

| Issue Raised  | Response  |
|---|---|
| customer.   |   |
| More emphasis is needed on people with protected characteristics under the Equality Act.  | A full Equality & Consultation Analysis of the Housing & Homelessness Strategy has been carried out. Individual policy and service changes which result from the Strategy will continue to be tested for equality impacts.                                    |
| The 'what we will do' sections are not detailed enough - they need to show what will actually be done and over what timescales. | These sections were intended as a summary - a full action plan has now been developed, taking into account the results of the consultation.   |
| The strategy is too long. An executive summary is needed.   | An executive summary will be produced once the Strategy has been approved by Council. The supporting information which was attached to the Draft Strategy document as appendices will be separated into separate supporting documents for the final Strategy. |
| Too many acronyms are used.   | The use of acronyms has been reviewed and reduced where possible. Some abbreviations that are commonly used in housing documents remain and these are explained in the glossary.  |