


JACKSON HOUSING AUTHORITY
HOUSING CHOICE VOUCHER PROGRAM
(SECTION 8 TENANT-BASED RENTAL ASSISTANCE)



**LANDLORD
INFORMATION
BOOKLET**

The Jackson Housing Authority is committed to providing quality housing and supporting services for low-and moderate-income persons, which promotes upward mobility and a better standard of living.

Contact the HCV Program for further information – 731.422.1671

WELCOME

The Jackson Housing Authority is pleased to provide you with the following information about our Section 8 Housing Choice Voucher (HCV) Program. This booklet is designed to answer questions that landlords most frequently ask about the HCV Program.

In October 1998, Congress enacted the Quality Housing and Work Responsibility Act (QHWRA). QHWRA significantly amended the rules and regulations for the Section 8 Program. As a result, we witnessed the merging of the existing certificate and regular voucher programs into a single rental assistance program – the Housing Choice Voucher Program (HCVP). The HCVP contains elements of both previous programs. The “Questions and Answers” section of this booklet explains the difference between the HCVP and the previous certificate and voucher programs.

Property owners participate in the HCV Program on a voluntary basis. When interested, you simply lease your vacant units to families with a Housing Choice Voucher. The family pays a portion of their rent, based on income, directly to you. JHA pays the remainder of the rent directly to you. The owner/tenant relationship is very similar to the relationship with your unassisted tenants. The owner screens and selects appropriate tenants in the same manner as with unassisted tenants.

The Section 8 Housing Choice Voucher Program is administered by the Jackson Housing Authority. Any questions should be referred to the HCV staff.

We look forward to hearing from you. Your interest in providing affordable housing options for low-income families is appreciated.

HOW THE HCV PROGRAM WORKS

The following is a basic guideline of how the HCV Program works:

- A family is determined to be eligible.
- The family is issued a Housing Choice Voucher.
- The family searches for a unit to rent.
- When the family finds a unit, they ask the owner or landlord if they will accept the family as a tenant, and if they are willing to accept a Housing Assistance Payment from the Jackson Housing Authority.
- The owner and family sign a Request for Tenancy Approval (RTA) and submit it with a copy of the lease to HCV staff.
- If the owner's lease and rent amount are acceptable, the HCV staff will conduct an inspection. Inspections are scheduled after the Request for Tenancy Approval is received.
- If there are repairs to be made, the repairs must be completed before assistance may begin.
- Once repairs are completed, the owner and tenant sign a lease.
- The family pays the security deposit.
- The owner signs a Housing Assistance Payment (HAP) contract with the Jackson Housing Authority.
- The family moves into the unit.
- Each month a portion of the rent is paid directly to the owner by the Jackson Housing Authority, and the family pays their portion directly to the owner.
- The family reports changes in income and family composition to the Jackson Housing Authority.
- The family's eligibility is recertified each year.
- The unit must be re-inspected and pass an HQS inspection each year.
- Relocations are possible (after the initial 12-month period).

LANDLORD BENEFITS FOR HCV PARTICIPATION

- Housing Assistance Payments are directly deposited to the owner or agent's bank account within the first five (5) business days of the month.
- Risks in rent default are reduced because the tenant's portion of rent is based on their income.
- The owner sets the amount of the security deposit according to local practice.
- Jackson Housing Authority maintains a landlord listing that is provided to all tenants searching for a place to live, which may assist with property vacancy rates.
- The owner is responsible for screening tenants, which allows the owner full discretion for tenant selection.
- Annual Housing Quality Standards (HQS) inspections assist the owner with identifying areas that need repair and maintain the overall quality of the unit.
- The initial lease term is 12 months, which improves tenant stability. HCV guidelines prohibit families from relocating with continued assistance during the initial term or first 12 months of their lease, unless the owner agrees to a mutual rescission of the lease.
- Jackson Housing Authority encourages timely payment of tenant rent by enforcing the family obligations in the program. It is a violation of a family's responsibilities in the program if they fail to make timely rent payments or damage the unit beyond normal wear and tear.
- Participating owners help Tennessee's low-income families have secure safe, sanitary and decent housing.

JACKSON HOUSING AUTHORITY
STATEMENT OF LANDLORD RESPONSIBILITY

As a landlord participating in JHA’s Housing Choice Voucher Program, I understand that I have the following obligations:

1. To comply with all requirements contained in the lease addendum, HAP Contract and Federal Regulations.
2. To maintain the unit so that it always passes HUD’s Housing Quality Standards. I understand that I am responsible for repairs even if damages are caused by the tenant. I may charge the tenant for repairs, if they are tenant-caused, and/or I may consider eviction. I acknowledge receipt of the “Housing Quality Standards Summary”.
3. To collect only the amount of rent from the tenant that is specified in the lease and HAP Contract or any interim adjustment letters.
4. To notify the caseworker if I intend to evict a tenant and to comply with state and local eviction procedures. I must provide a 30-day notice and state just cause for eviction.
5. To notify the caseworker immediately if the tenant vacates the unit. I understand that I am not eligible to receive rental payments if the tenant is not living in the unit.
6. To notify the caseworker at least 60 days prior to the end of the lease term if I intend not to renew a lease with the tenant for reasons except other good cause.
7. To notify the caseworker in writing at least 60 days prior to the expiration of the lease if I want to request a rent increase for the next contract year.
8. To notify the caseworker, tenant and HUD in writing at least 60 days prior to the expiration of the lease if I want to terminate the lease for other good cause (opt out).
9. To collect a security deposit from the tenant.
10. When the tenant moves, if the security deposit is not enough to cover unpaid rent and/or tenant damages, I may seek to collect the balance from the tenant.

I understand that my failure to fulfill these obligations and requirements may either result in the withholding, abatement or termination of Housing Assistance Payments.

I also understand that Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentation to any Department or Agency of the U.S. as to any matter within its jurisdiction.

Signature

Date

CERTIFICATION OF OWNER/TENANT RELATIONSHIP

In accordance with Federal Regulation 982.306, effective June 17, 1998,
as owner of the unit at _____ to
be leased to

_____, I certify that I am
not the parent,

child, grandparent, grandchild, sister or brother of any member of the
family. I further state this to be true of all owners of subject unit.

(Owner)

(Owner)

(Owner)

COMMON REASONS UNITS FAIL HQS INSPECTIONS



- Smoke alarm is missing or not working.
- Lack of ventilation in the bathroom (e.g. no window/fan).
- Outlet covers are missing or broken.
- Windows are broken or locks are missing.
- Bug/vermin infestation.
- A handrail is not present where four or more consecutive steps are present.
- Secure railings are absent around a porch or balcony that is 30 inches or more above the ground.
- Paint on interior or exterior surfaces is chipping or peeling.
- Water heater discharge line is missing or is too short; pop/relief valve is missing.
- Utilities are disconnected.
- Stove/refrigerator is missing or inoperable and/or missing knobs, burners or heating elements.
- A tripping hazard is present as a result of a damaged floor covering.
- Electrical wiring is exposed.
- A bedroom is missing a window. All rooms designed to be used as a bedroom must have a window. If a window is designed to open, it must open.

PRE-INSPECTION CHECKLIST

- Is the electricity on?
- Is the water on?
- Is the gas on and are all gas appliances lit? CO detector?
- Is water heater enclosed? Is drain tube present?
- Is every outlet within 6 feet of water source GFCI protected?
- Are toilets functioning properly? Are they anchored properly?
- Are drains free-flowing and fixtures free of any leaks?
- Are outlet and switch-plate covers present and free of cracks?
- Are all light switches and outlets functioning properly?
- Is there a functioning smoke detector on each level and in each bedroom?
- Are windows free of cracks and missing panes?
- Do all first floor windows lock?
- Are walls, floors, and ceilings free of stains, holes, and cracks?
- Are there any exposed electrical wires or missing breakers/fuses?
- Are there any missing stairs or porch railings?
- Are there any broken light globes or missing bulbs?
- Is there any chipped or peeling paint, inside or outside?
- Are all appliances clean and working properly?
- Are there any tripping hazards inside or out?
- Is the heating equipment safe and adequate? Written certification required.
- Is there a house number and a mailbox?
- Is the roof in good condition?
- Are all storage buildings empty and in good condition?
- Is there debris in the yard or unit? Trash, discarded appliances, fallen trees, construction or remodeling debris?
- Is building exterior free of obvious damage or vegetation?

By no means should these items be considered all the items reviewed during HQS inspections. Other items such as blocked fire exits, pest infestation, and other general health and safety items are reviewed in the process.



Property Owners & Lead-Based Paint

Things to Know



In September 1999, stricter federal regulations were passed regarding lead-based paint when a property owner elects to sell or lease a property built prior to 1978. Previous to the new regulations, owners that leased property built before 1978 were required to disclose any known lead-based paint hazards to lessees, provide them with a copy of the brochure “Protect Your Family from Lead in Your Home,” and sign a lead-based paint disclosure form with the lessee (see “Required Forms” section). The Housing Quality Standards for Section 8 program required that any defective (chipping, peeling, chalking) paint present in a unit where a child six or younger lived should be abated by EPA standards.

The September 1999 legislations strengthened the regulations regarding lead-based paint. Property owners still must disclose any know lead-based paint hazards, provide a copy of the brochure, “Protect Your Family from Lead in Your Home,” and sign a lead-based paint disclosure form with lessees. In addition, according to the new regulations, when defective paint (chipping, peeling, chalking) is repaired in a unit built before 1978, the owner must hire a certified lead-based paint specialist to complete the lead hazard work. After the lead hazard work is completed, a clearance examination must be completed by a lead-based paint specialist who did not perform the hazard control work. A link which contains a comprehensive list of certified lead-based paint specialists is provided below. The regulations require that specialists trained in the proper removal of lead-based paint be hired to complete lead-based paint is dry-scraped, dry sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch during and after a renovation and settled dust can re-enter the air when people vacuum, sweep or walk through.

Lead-based paint that is in good condition is usually not a hazard. Peeling, chipping, chalking or cracking lead-based paint is a hazard that requires immediate attention, especially if a family with young children is living in the unit. A lead-based paint hazard is defined as: deteriorated lead-based paint, lead-based paint on friction surfaces, impact surfaces, accessible surfaces and dust and soil that is contaminated with lead.

HUD recommends that property owners be proactive with paint renovations. If property owners properly repaint or cover areas with chipping/peeling paint on a routine basis (and prior to the HQS inspection), the paint will not be defective and the owner will not be required to test the paint for lead content or complete lead hazard controls. Keeping all painted surfaces free of chipping/peeling paint will protect your investment, provide a quality product for your residents, and **MOST IMPORTANTLY**, protect small children from the hazards of lead-based paint.

When you lease a unit built before 1978 to a family with children six years old or younger, you should be particularly aware of defective paint in the unit. Chipping, peeling, chalking paint is considered a serious Housing Quality Standard problem when children six and younger live in a rental unit because the children are at an elevated risk for lead poisoning. Lead poisoning may cause damage to the brain and nervous system, behavior and learning disabilities, slowed growth, hearing problems and headaches.

Lead is more dangerous to children than adults because:

- Babies and young children often put their hands and other objects in their mouths and these objects may have lead dust on them.
- Children’s growing bodies absorb more lead.
- Children’s developing brains and nervous systems are more sensitive to the damaging effect of lead.



For a listing of current Certified Lead-Based Paint Inspectors in Tennessee, please visit

https://www.tn.gov/content/dam/tn/environment/solid-waste/documents/sw_lead-hazard_inspector-list.pdf

QUESTIONS AND ANSWERS

WHAT ARE HOUSING CHOICE VOUCHERS?

The Housing Choice Voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing Choice Vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

WHO IS ELIGIBLE FOR ASSISTANCE?

Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to US citizens or eligible non-citizens. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75 percent of its voucher to applicants whose incomes do not exceed 30 percent of the area median income. HUD establishes the Section 8 income limits each year.

In addition, the applicant must not have an outstanding debt to any public housing agency.

HOW DOES AN OWNER DETERMINE IF A FAMILY IS A HCV PARTICIPANT?

A participant is issued a Housing Choice Voucher before they begin their search for a housing unit. The voucher states the name of the family, their current address, and the name of the public housing authority where they receive assistance. The voucher also contains a beginning date and expiration date. Families are given a 60-day search period to find suitable housing.

An owner should always contact the local authority's HCV staff before signing a lease with a HCV family. The unit must pass a Housing Quality Standards (HQS) inspection, and a Housing Assistance Payment (HAP) contract must be signed by the owner and a Jackson Housing Authority representative before a rental subsidy may begin. **JHA ASSUMES NO RESPONSIBILITY FOR ANY PORTION OF THE RENT PAYMENT PRIOR TO THE EFFECTIVE DATE OF THE HAP CONTRACT.**

WHAT TYPE OF UNITS QUALIFY?

Eligible unit types include apartments, houses and mobile homes. The unit must be privately owned. The family receiving assistance cannot have any financial interest in the unit. A person or persons owning a unit may not receive rental assistance for the unit they own. The owner of the unit may not be related to any member of the HCV tenant household described as a parent, child, grandparent, grandchild, sister or brother of any member of the family, unless the family member is a person with disabilities.

HCV assistance cannot be used in a unit that is already subsidized.

There are no designated HCV units. Each family is free to choose the unit they wish to rent. However, the unit chosen must meet the following conditions:

- The owner must be willing to participate in the program.
- The owner must be willing to sign a one-year lease with the family and a HAP contract with JHA.
- The owner must not be related to any household member.
- The unit must pass an HQS inspection.
- The rent requested by the owner must be reasonable in comparison to other non-subsidized rents for comparable units in the area.
- The unit must not be owner occupied.
- The unit must be the right size for the family and program guidelines.
- The owner's proposed lease must be acceptable.

Final approval of a unit is the decision of Jackson Housing Authority's HCV staff.

HOW MUCH PAPERWORK?

The owner is expected to sign several documents. First, the family is given a copy of the Request for Tenancy Approval (RTA). This form must be signed by the owner and tenant when the tenant locates a unit they desire to lease. After the local HCV staff receives the form, they must determine that the rent is reasonable according to local market conditions. See below "How much may I charge for rent?"

Second, a lease must be signed between the tenant and the owner, and JHA must maintain a copy in the tenant file. If you are using your own lease, an unsigned copy should be submitted with the Request for Tenancy Approval (RTA).

Third, a Housing Assistance Payment (HAP) contract must be signed between JHA and the owner.

Fourth, JHA must receive a completed IRS Form W-9 with Direct Deposit Authorization and a voided check.

Fifth, proof of ownership for the property to establish an accounts payable record.

Finally, a copy of the Lead-Based Paint Disclosure form with the owner's signature.

WHO MAKES THE RENTAL PAYMENT? WHEN CAN AN OWNER EXPECT TO RECEIVE THE PAYMENT?

Each month JHA makes a housing assistance payment directly to the owner by direct deposit. The first payment for a new tenant may take 4 to 6 weeks to process, depending on the date the unit passes

inspection and the date JHA received all necessary paperwork from the tenant. JHA issues direct deposits for HAP payments within the first five (5) business days of the month.

The tenant is responsible to pay their portion of the rent directly to the owner, in accordance to the terms and conditions of the lease. The owner is responsible for collecting the tenant's portion of the rent.

HOW MUCH RENT IS THE FAMILY EXPECTED TO PAY?

The family contribution toward rent is based on income. HCV families typically pay 30% of their monthly adjusted income toward rent and utilities. If the gross rent (rent and utilities) exceeds the Payment Standard, however, the family may have to pay a greater amount of their income toward rent and utilities.

HOW MUCH MAY I CHARGE FOR RENT?

A rent limit is not applicable in the Housing Choice Voucher Program. The owner establishes a contract rent. However, JHA may not approve a unit for the HCV Program if the contract rent exceeds rents charged for similar, unsubsidized units in the market area (neighborhood or regional area). JHA conducts ongoing rent surveys to determine rent reasonableness.

In addition, JHA may not approve a unit for the program if the gross rent for the unit exceeds the Payment Standard AND the family's contribution toward rent is greater than 40% of their monthly adjusted income.

ARE RENT INCREASES ALLOWED?

Yes. An owner may request a rent increase anytime after the initial term (first 12 months) of lease. The owner determines the amount of the increase. HCV staff must determine, however, that the contract rent after the increase is still reasonable compared to other similar, unsubsidized units in the market area. The tenant must also agree to the rent increase. If the new contract rent is not rent reasonable, the owner must decrease the rent to a reasonable amount or the HAP contract will be terminated with a 30-day notice to the landlord and the tenant. If the tenant decides they cannot afford the increase in rent, they are eligible to relocate with a 30-day notice to the landlord and JHA.

CAN I COLLECT A SECURITY DEPOSIT?

Yes. JHA encourages owners to collect a security deposit according to local market practice. The security deposit should not exceed that charged to other unassisted renters.

WHO SELECTS AND SCREENS THE TENANTS?

The selection and screening of suitable tenants is the responsibility of the owner. HCV staff only screen the family for eligibility according to the program criteria (income, citizenship and previous assisted housing). The landlord is responsible for screening for suitability.

If JHA has previous rental history information for a family, JHA will provide owners with the previous addresses of tenants and the names of previous owners for reference checks. HCV staff will also provide information regarding tenant debts to public housing authorities or previous evictions, if known.

HOW OFTEN IS THE UNIT INSPECTED?

The unit must pass an HQS inspection before the HCV family may move into the unit. If the family currently occupies the unit, it must pass an inspection before Housing Assistance Payments begin.

The unit must be inspected at least every 12 months while the unit remains on the HCV Program. Each family is assigned an Annual Recertification date. The unit is inspected and the family's eligibility re-determined 90-120 days in advance of the Annual Recertification date each year.

WHAT ARE THE INSPECTION CRITERIA?

A summary of the Housing Quality Standards (HQS) inspection criteria is included in this booklet. A detailed HQS Inspection form HUD-52580 is available by contacting the Jackson Housing Authority.

WHO PAYS FOR UTILITIES?

The owner and the tenant decide who is responsible for each utility. Both the lease and HAP contract must stipulate who is responsible for each utility. Regardless of who is responsible to pay each utility, for the unit to pass the HCV Housing Quality Standards inspection every unit must have electricity, hot and cold running water, an adequate and acceptable heat source, a refrigerator, and a cooking stove (or microwave if the tenant agrees to substitute a microwave for a cooking stove).

HOW LONG IS THE FAMILY ELIGIBLE FOR ASSISTANCE?

A family's eligibility is re-determined every 12 months. Each family has an annual re-certification date that is based on the initial move-in date to their current unit in the Section 8 program. If the family began receiving a rental subsidy for a particular unit May 15, their annual re-certification date is May 1 for the next year. The family's eligibility will be re-determined and a HQS inspection of the unit conducted 90 to 120 days in advance of this date.

A family continues receiving HCV rental assistance as long as they continue to be eligible, the unit where they reside passes HQS and the family does not violate any of their family obligations in the program.

If the family vacates a unit, the payment for the unit stops. The owner is entitled to keep the Housing Assistance Payment ONLY for the month in which the family relocated. Any monies received after a family vacates should be returned to JHA. The owner should always notify JHA when a HCV tenant vacates.

If the family's assistance is terminated because of a violation of their family obligations, the owner is notified that the Housing Assistance Payment contract is terminated. If the owner agrees, the tenant may remain in the unit and pay all of their rent.

MAY AN OWNER EVICT A HCV TENANT?

An owner may evict a HCV tenant under the terms of the lease agreement. The owner must follow state and local laws regarding evictions. The owner must give JHA a written notice of the eviction. In some circumstances, eviction is grounds for termination of the HCV family's assistance.

WHO IS RESPONSIBLE FOR UNPAID TENANT RENT AND DAMAGES?

If a tenant does not pay their portion of the rent or causes damage to the unit, the owner may elect to evict the tenant. The security deposit may be applied toward unpaid rent and damages.

MAY AN OWNER SELL A PROPERTY OCCUPIED BY A HCV TENANT?

Yes. Assignment of the HAP contract will be approved only if the new owner is qualified to become an owner under the HCV program according to JHA's policies. JHA must receive a signed, written request from the existing owner stating the name and address of the new HAP payee and the effective date of the assignment in order to change the HAP payee under an outstanding HAP contract.

Within 10 business days of receiving the owner's request, the PHA will inform the current owner in writing whether the assignment may take place.

The new owner must provide written certification to JHA that includes:

1. A copy of the escrow statement or other document showing the transfer of title and recorded deed.
2. IRS Form W-9, Request for Taxpayer Identification Number and Certification, or the Social Security Number of the new owner.
3. The effective date of the HAP contract assignment.
4. A written agreement to comply with the terms of the HAP contract.
5. A certification that the new owner is not a prohibited relative.
6. Direct Deposit Authorization form completed with a voided check.
7. Statement of Landlord Responsibility.
8. Transfer of Ownership for each HCV participant with their address.
9. Management Agreement if using a managing agent.

Please contact JHA for additional information regarding transfer of ownership.

HUD FORMS FOR LANDLORD/OWNER PARTICIPATION

Form HUD-52517 Request for Tenancy Approval Housing Choice Voucher Program

Form HUD-52641 Housing Assistance Payments Contract HCV Program

Form HUD-52641-A Tenancy Addendum HCV Program

Form HUD-52580 Inspection Checklist HCV Program

The forms may be found on the U. S. Department of Housing and Urban Development's website at www.hud.gov.

ADDITIONAL REQUIRED DOCUMENTATION

HEATER CERTIFICATION

- Receipt from purchase & codes inspection card if new
- Copy of work order from the lighting of a gas heating system by EA or service person in last 12 months
- Last receipt of service within previous 12 months
- Written certification by service person

PEST CONTROL CERTIFICATION

- Last receipt of treatment within previous 12 months
- Written certification by service person of visual inspection

COPY OF LEASE

- Blank and unsigned
- No rental amounts
- No dates

REAL ESTATE APPRAISAL CARD

COMPLETED IRS W-9 FORM

DIRECT DEPOSIT AUTHORIZATION WITH A VOIDED CHECK

INSTRUCTIONS FOR COMPLETING THE REQUEST FOR TENANCY APPROVAL

FOR THE LANDLORD:

1. Make sure that you want to rent your unit to this tenant.
2. Check references (landlord, credit, housekeeping, etc.) if you wish.
3. Fill out the attached forms completely (front & back) and sign in the appropriate place.
4. Attach the following to the **Request for Tenancy Approval form HUD-52517** and give to the tenant to return to JHA:
 - a) **Real Estate Appraisal Card** (may be obtained through the Property Assessor's Office or the State of Tennessee Property website).
 - b) **A blank copy of your lease** along with the **Tenancy Addendum form HUD-52641-**
 - A. The lease is between you and the prospective tenant.
 - The attached Tenancy Addendum will supersede any conflicting language.
 - If you charge prorated rent, it must be explained in writing.
 - Any other changes must be stated in writing.
 - c) **Heating Certification**
 - d) **Pest Treatment Receipt**

FOR THE TENANT:

1. Check the unit thoroughly, inside and out. Talk to the neighbors. Make sure you want to live in the unit.
2. After the landlord completes the Request for Tenancy Approval form, sign your name on the back in the bottom right corner.
3. Bring the following back to the HCV Office upon completion:
 - a) The completed **Request for Tenancy Approval** form.
 - b) The **Real Estate Appraisal Card**.
 - c) An **unsigned copy of the landlord's lease** along with the lease addendum attached.
 - d) **Documentation from Jackson Energy Authority (JEA)** that you are able to obtain utilities in your name.
 - e) **Heating Certification**
 - f) **Pest Treatment Receipt**

Once we have received the Request for Tenancy Approval form and all supporting documents, an inspection date will be scheduled.