

Delaware County Fair Housing News

MAY 2001

Fair Housing News is a publication of the Fair Housing Council of Suburban Philadelphia. Funding for this project was made possible by a grant from Delaware County's Office of Housing & Community Development. For questions or comments regarding the information contained in this newsletter contact the Council at (610) 604-4411 or at fhcsp@craftech.com.

IN THIS ISSUE

- National Fair Housing Month
- Pressing Issues in Fair Housing 2001
- Predatory Lending
- Assisting Persons with Disabilities
- Homeowners Insurance Discrimination and Redlining in the City of Chester
- 2000 Census Data Shows Segregation Still High
- Speech Patterns Show Housing Discrimination
- Choosing a Real Estate Agent
- Fair Housing Guide to Homeowners Insurance

National Fair Housing Month

In April 1968, shortly after the assassination of Dr. Martin Luther King Jr., Congress passed the federal Fair Housing Act. Under this law, and subsequent amendments, it became illegal to discriminate in any housing related transaction because of a person's race, color, national origin, religion, gender, disability or because they had children in their family. The right to "fair housing" struck at one of the most important aspects of American life—the right to own or rent a home. The Act was, in theory, the pinnacle of civil rights reform in this country because it offered equal access to a home, a mortgage and neighborhoods that accompanied equal access to the voting booth, education, jobs, and other major arenas of life.

To commemorate the events of 1968, April was declared National Fair Housing Month. This is a time to reflect on the gains made in guaranteeing individuals equal access to the housing they can afford, as well as acknowledging the work that has yet to be done to accomplish the goal of equal housing for all.



Delaware County Council Vice Chairman John J. McFadden presented a resolution declaring April as Fair Housing Month. From left front—Kathleen Henderson (FHCSP), Sally Neuspiel (Baird & Bird Realtors), John J. McFadden, Jim Berry (FHCSP), Jean Moore (FHCSP), Anna Cariello (HUD); back—Council members Andrew J. Reilly, Kathrynann W. Durham, Tim Murtaugh and Council Chairman Wallace H. Nunn.

“Nothing today more clearly indicates the residue of racism still lodging in our society than the responses of white America to integrated housing. Here the tides of prejudice, fear, and irrationality rise to flood proportions.”

Dr. Martin Luther King, Jr.

Pressing Issues in Fair Housing 2001

On Friday April 6, 2001 FHCSF hosted a workshop “Pressing Issues in Fair Housing 2001” to celebrate National Fair Housing month. This was a practical workshop for government employees, elected officials, housing counselors, non-profit employees and all others interested in a better understanding of fair housing issues as they relate to our communities. The topics presented at this year’s workshop included: predatory lending and how to enforce violations, how to assist persons with disabilities, and insurance redlining in the City of Chester. FHCSF would like to thank all the speakers: Michael Washington of the Delaware County Office of Housing and Community Development, Anna Cariello of the U.S. Department of H.U.D., David Scholl, esq., Patrick Comorato of the U.S. Department of H.U.D. and Jan Chadwick of FHCSF. We would also like to thank this year’s donors: Genaurdi’s Family Markets, TYJ’s Bakery, Terstappen’s Bakery, and Nationwide Insurance Company: Diane Doherty Agency. Following are articles that summarize our three main speakers discussions at this workshop.



Michael Washington and Anna Cariello introduce FHCSF’s Fair Housing Month workshop “Pressing Issues in Fair Housing 2001”

Predatory Lending

Remarks by David Scholl, esq.

The Sub-Prime lending market has increased exponentially in the last few years, and unfortunately so have the predators seeking to make as much profit as possible out of vulnerable homeowners—most of whom are minorities, elderly and low-income. There have been many meetings and academic discussions lately about what to do about predatory lending. But this discussion focused on the practicalities: specifically how you can detect a predatory loan and how you can help that individual consumer.

A predatory lender often comes in the form of a contractor, a mortgage broker or a loan company. Often, contractors of this type doing “home improvement” work will do a shoddy job and you may find upon interviewing the homeowner that they do not know how much the job actually cost. The homeowner may also not know what company the loan actually came from, but rather you may find that the broker was a cousin or other relative of the contractor. In such cases the loan has come from the broker that received the most commission from the deal therefore causing the loan amount to be higher.

Often, the predator will rewrite the picture of the homeowner’s financial background in order to “help” the person qualify for the loan. The predator may also work in any other debt the homeowner owes in order to bring the amount of the loan higher (thus increasing the broker’s commission) and to cause the loan company to be placed in first position to receive funds should the home go into foreclosure. You may also find the appraisal of the property to be greatly exaggerated from the actual market value of the property.

Other things to look for that might indicate a predatory loan:

- 1) High interest rates – Homeowner’s Equity Protection Act (HOEPA) has several protections for the homeowner. HOEPA applies if the interest rate charged is 10% or more than the current T-Bill rate.
- 2) Large front-end charges – If the total amount of fees and charges are more than 8% of the loan amount, then

- again, the homeowner will find some protections under HOEPA.
- 3) Credit life insurance – This is especially probable when the credit life insurance cost is a single premium and is financed into the front-end costs of the loan. Often, a predator will even charge credit life insurance to a single person!
 - 4) Terms of the Loan – Homeowners are usually interested in how much the monthly payment of their loan will be. To make the loan payment appear more reasonable there may be a balloon payment at the end of the term, or the interest rate might be a variable rate tied to some index that has no relationship with the current Treasury-Bill rate. Often the homeowner will not understand any of these terms or their implications.

What can you do if you believe someone is a victim of a predatory loan?

First, look for the pre-settlement disclosure statements. If you find that these were signed at the time of settlement but back dated or if you find that the pre-settlement disclosures were not done at all, then the homeowner will have some protections under the Truth In Lending Act (TILA).

Unfortunately, individual homeowners will probably only come for help after they receive a foreclosure notice in the mail or after a sheriff's sale has been scheduled. The only way to stop a foreclosure is to get an attorney, and once a sheriff's sale has been held, there are no more TILA protections and the house is gone—there is nothing that can be done. Filing a bankruptcy will stop a foreclosure (note that David Scholl only charges \$500 to assist a person with a bankruptcy). Many attorneys will assist a person in filing for bankruptcy, but with a predatory loan, you must attack the mortgage itself. Most attorneys do not know how to attack a mortgage.

Under the TILA, a consumer has a right to rescind the mortgage for 3 days after the completion of the loan documents. Rescinding a loan basically means, "calling off" the loan. There are also provisions in TILA requiring that certain disclosures be given to the homeowner. If these disclosures have been made, then the homeowner has a 1-year statute of limitations to challenge the mortgage. However, if the proper disclosures were not made, then the loan could be rescinded up to 3 years if a TILA violation is found.

When a loan is rescinded, the mortgage company has 20 days to "put you back to where you were" before the loan. In other words, the mortgage is eliminated and the homeowner is given back their payments. When this occurs, then the homeowner must also give back all the money they were given. If the mortgage company does not do this within 20 days, then the law says that the homeowner does not have to give back the money they received. However, in order for this to happen, you must go to court and you have to get the court to agree with you. A rescision will put the loan company on the defensive and a loan company may therefore be willing to settle the claim before the court makes its decision.

The Equal Credit Opportunity Act (ECOA) states that if you get turned down for a loan, you have to be given a notice. It also states that you must be given notice if you are given a different loan than what you were initially told, i.e. different interest rate or loan terms. Under ECOA you can get actual damages and punitive damages but you cannot rescind the loan.

What do you do if a homeowner comes to you for help? Try to get them help early and quickly. If you can, get people help while they are still paying and current on their loan. Don't let a sheriff's sale happen. Get the homeowner into bankruptcy first. Most options end after a sheriff's sale has occurred.



David A. Scholl, Esq. is an attorney in Media who is expert in dealing with predatory lending cases. David is a former U.S. Bankruptcy Judge. You can contact David at

(610) 565-5000.

“Predatory Lending is the reverse of affordable housing...it’s the housing equivalent of AIDS”

*Irv Ackelsberg
Community Legal
Services
Philadelphia*

Assisting Persons with Disabilities

Remarks by Patrick Comorato

The Fair Housing Act requires landlords to provide reasonable accommodations in their rules, policies and practices and to allow reasonable modifications to dwelling units and common areas so that a person with a disability can access the property.

Reasonable modifications are physical changes, for example, lowering cabinets in the kitchen, installing grab bars in the bathroom or installing a seat in the shower. A housing provider must allow a person with a disability to make such modifications, however, the person with the disability must pay for these expenses. In addition, the housing provider can require the person with the disability to put the property back to its original state when they vacate the property. A housing provider must also allow the person with a disability to make modifications to common areas—for example, installing a ramp. However, these modifications may not have to be returned to their original state.

In various cases where the housing project falls under the jurisdiction of the Office of Multifamily Housing Programs and receives federal funding for their project, they must comply with Section 504 of the Rehabilitation Act of 1973. This Act states that the housing provider must pay for the modifications that the disabled person needs, as long as the modifications don't cause "an undue financial or administrative burden" to the housing provider.



Patrick Comorato,
Equal Opportunity
Specialist at the
U.S. Department of
Housing & Urban
Development

Reasonable accommodations require the housing provider to make exceptions to their regular policies so the disabled person can fully access the property. For example, allowing a support animal even if the housing provider has a "no-pet" policy. Housing providers should not assume that a support animal is simply a guide dog for the visually impaired; individuals with disabilities use support animals for many purposes.

If you are trying to assist someone with a disability or you are a housing provider trying to determine how to reasonably accommodate or modify your project, it is best to network and utilize as many resources as you can. Individuals with disabilities each have different needs and abilities. Rather than just trying to figure out what might be best on your own, contact the Fair Housing Council or other consumer groups that assist persons with disabilities. These groups can help you determine what your rights and responsibilities are with respect to fair housing laws.

For purposes of this subsection, discrimination includes—a refusal to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling.

Fair Housing Act
Sec. 804(f)(3)(B)
[42 U.S.C. 3604]

Homeowners Insurance Discrimination & Redlining in the City of Chester

A home is one of the largest and most important assets a family will own. It is vital that this asset be protected in case of disaster. Homeowners insurance coverage protects the homeowner against such losses. Additionally, homeowners' are almost always required to have insurance coverage in order to qualify for a mortgage or home equity loan. Access to affordable insurance is essential for homeownership, business and commercial development and any urban redevelopment initiatives. If insurance is not available, or is only available on unfavorable terms and conditions, efforts to achieve fair housing, to nurture economic opportunity, or even secure the basic rights of citizenship are undermined.

FHCSP conducted a testing project to determine if the residents of the City of Chester had the same access to quality homeowners insurance products as other residents of Delaware County. For this testing, Black testers seeking insurance on

homes in the West End of Chester phoned agents and requested a verbal and a written quote for insurance. White testers seeking insurance on homes in white neighborhoods surrounding the City of Chester then called the same agent also requesting a verbal and written quote for insurance. Both the homes and the testers were almost an exact duplicate of each other, leaving the only variable tested the neighborhood the home was located in.

The results of the testing showed that in 60% of the cases there were differences in treatment experienced by the Black testers. These differences included: outright denials of coverage, higher costs (18% to 317% more than for a similar home in the white neighborhood), lower quality of policies offered (for example, the tester with the home in Chester was only offered a market value policy whereas the tester with the home in the white neighborhood was offered a replacement cost and a guaranteed replacement cost policy), less agent responsiveness (the black testers found it more difficult to receive return phone calls and get written quotes for insurance), and company policies and standards were applied differently (for example, requiring a social security number and credit check before offering a quote to the black tester while the white tester was given a quote without this).

In addition, in 55% of the tests policies having a discriminatory effect—the effect of redlining the City of Chester—were stated. These policies included: not insuring properties with flat roofs, having a minimum market value requirement on the property (from \$75,000 to \$100,000) and requiring a social security number to run a credit check before a quote could be given.

The conclusion? “Residents of the City of Chester have less access to homeowners insurance products, are often treated differently than homeowners in low-minority areas of the County and often must pay more for the insurance coverage they have.” The Council is now in the process of investigating possible methods to end this type of discrimination. The Council’s study “Homeowners Insurance Discrimination & Redlining in the City of Chester” is available at the Council’s website:

<http://fhcsp.fairhousing.com>.



Jan Chadwick is the Assistant Director at FHCSPP and has coordinated this testing project

“Today, we still find insurance companies making underwriting decisions based on all kinds of factors that have nothing to do with a statistically measured or measurable probability of risk. One of these factors, unfortunately, is your location on a city map that probably does not have any red boundary lines drawn on it but it might as well because the results are the same.”

*J. Robert Hunter
Texas Insurance
Commissioner
Testifying before the
U.S. Senate Committee
on Banking, Housing &
Urban Affairs
1994*

“It’s the most comprehensive guide that I’ve seen.”

—Attorney at the U.S. Dept. of Justice on FHCSPP’s new guide:

**“Non-Discriminatory Rental Practices—A Fair Housing Guide for
Apartment Management”**

Interested in reading a copy?

Would you like to learn more about general fair housing law?

**Would you like to read back issues of Delaware County
Fair Housing News?**

**Then visit the
THE FAIR HOUSING COUNCIL OF
SUBURBAN
PHILADELPHIA’S
FAIR HOUSING WEB SITE**

<http://fhcsp.fairhousing.com>

2000 Census Data Shows Segregation Still High

Segregation persisted in big cities over the past decade even with the nation's growing racial and ethnic diversity, said a report released in April by the University at Albany's Lewis Mumford Center. The report stated that distinct living patterns continued in large urban centers where most of America's blacks, Hispanics and Asians are located.

The recently released 2000 Census data showed that Hispanic, black and Asian population growth far outpaced that of whites over the 1990's. The Hispanic population drew virtually even with non-Hispanic blacks as the nation's largest minority group. Yet, the data shows little change in community integration despite the growing ethnic diversity in the nation. The average white person continues to live in a neighborhood that looks very different from those neighborhoods where the average black, Hispanic, and Asian live. For example, the average white person in metropolitan America lives in a neighborhood that is almost 83% white and only 7% black. In contrast, a typical black individual lives in a neighborhood that is only 33% white and as much as 54% black. Diversity is experienced very differently in the daily lives of whites, blacks, Hispanics, and Asians.

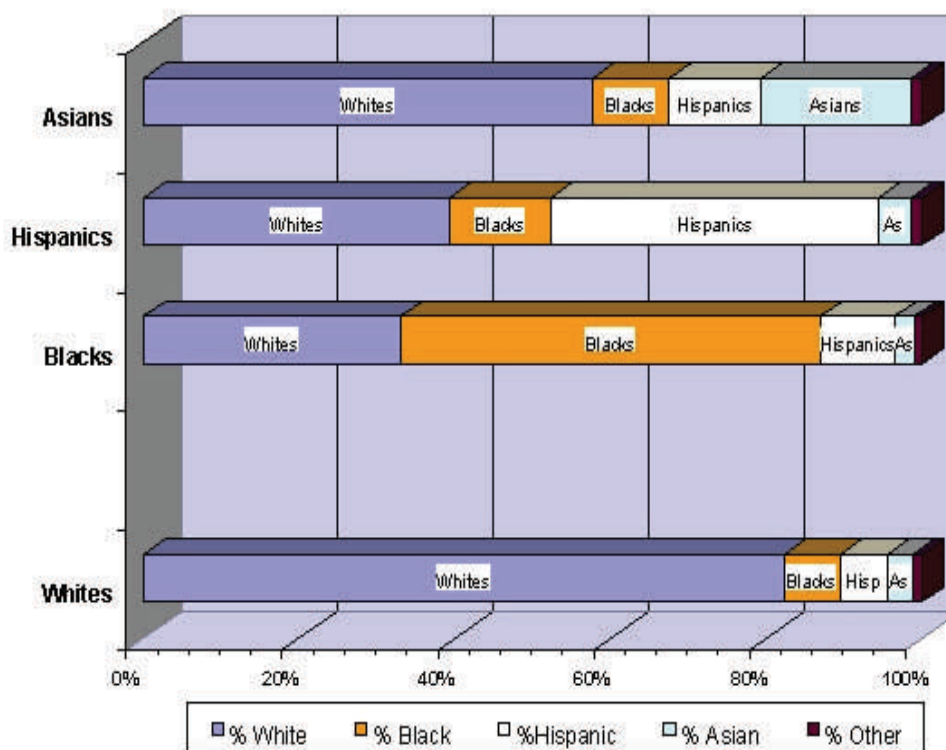
Despite a substantial shift of minorities from cities to suburbs in the last decade, these groups have not gained access to largely white neighborhoods. Residential segregation, particularly among blacks and whites, remains high in cities and in suburbs around the country. In the metropolitan areas where most blacks, Hispanics and Asians live, there is little if any change in segregation levels from 1990.

Neighborhood integration has remained a goal of public policy and popular opinion because it is seen as proof of the American ideal of equal opportunity. But in

"The very absence of visible signs of discrimination creates an atmosphere of racial neutrality and encourages whites to believe that racism is a thing of the past."

Derrick Bell, 1992

Diversity Experienced in Each Group's Typical Neighborhood - National Metropolitan Average



Source: Lewis Mumford Center, University at Albany

fact, the growth of minority populations and the absence of improvement in segregated living patterns has meant that Hispanics and Asians now live in more isolated settings than they did in 1990, with a smaller proportion of white residents in their neighborhoods.

“The bottom line of the last decade is that there has been very little change in underlying levels of segregation,” said University at Albany professor John Logan, who wrote the report.

With forecasts suggesting even greater diversity in the future, advocacy groups urged federal and local governments to step up enforcement of fair-housing regulations and upgrade education in minority neighborhoods.

It is “troubling at a time of massive demographic change, when the need for Americans to communicate across racial and ethnic lines is greater than ever before, that we are less likely than ever to live in diverse neighborhoods,” said Raul Yzaguirre, president of the National Council of La Raza, a Latino advocacy organization.

Advocacy groups placed part of the blame on federal and local governments, calling for stronger enforcement of fair housing laws and regulations. “The white public tends to believe that the problem has been solved,” said Gary Orfield of the Civil Rights Project at Harvard. “There has never been more than a very small enforcement effort,” he said, and the isolation of minority families has always been high.

Speech Patterns Trigger Housing Discrimination

by Sandy Smith

(Reprinted with permission from the Penn Current)

If you are black and looking for a place to rent, you may be out of luck the moment you leave a message on the leasing agent’s telephone.

That’s what a team of undergraduates discovered when they served as testers for a research project headed by Dorothy S. Thomas Professor of Sociology Douglas Massey and postdoctoral fellow Garvey Lundy. The researchers discovered significant race, class and gender discrimination in the Philadelphia housing market based solely on speech patterns of the would-be renters.

Massey and Lundy published their research results in the March issue of *Urban Affairs Review*. Expanding on an earlier study that documented similar discrimination in the San Francisco Bay area, their team set out to measure discrimination based on calls to Philadelphia-area landlords and rental agents.

Students in Massey’s course, *Studying Racial Discrimination*, made 474

phone calls to 79 agents who advertised in the Sunday *Philadelphia Inquirer* real-estate section and two local rental guides. The students followed a standard script with identical life histories, incomes and rent requirements. But they assumed three different speech patterns, two middle class—white middle-class English and black accented English—and the lower-class dialect known as Black English Vernacular.

While 76 percent of the males who spoke white middle-class English were ultimately offered an apartment to inspect, only 63 percent of the men who spoke black accented English were. The women fared worse – 60 percent of those who spoke white middle-class English and 57 percent of those who spoke black accented English were offered apartments. And of those who spoke Black English Vernacular, only 44 percent of the men and 38 percent of the women were offered apartments.

Many of the students, Massey said, were surprised by what they

(Continued on page 9)

“You can discriminate without ever speaking to or seeing someone simply by not returning a phone call. It’s harder to discriminate when someone is sitting in front of you.”

Douglas S. Massey

Choosing a Real Estate Agent

By Bill Finnigan, Realtor

Owning your own home is the American dream! It gives you greater freedom and control of your living space. For many people it will be the best financial investment they ever make.

Many people find their first experience buying or selling confusing. The best person to make this special event easier is the Realtor. In this article I will explain the role of the real estate agent, what they can and cannot do for you, and how to select a good one.

Over 80% of the homes for sale are listed with real estate brokers. Most but not all are Realtors, members of a trade association whose members subscribe to a code of ethics. Make sure your agent is a Realtor member. Realtors share information about all their listings, so it is possible to learn about most properties by working with just one Realtor. How do you choose which one? If you are buying a home select a Realtor who is local, easy to get along with, knowledgeable, and experienced. He/she should live &/or work near the area you want to move to. You should feel your personalities don't clash and the Realtor is likeable and trustworthy. The Realtor should know many financing options and be able to explain all facets of the transactions to you very clearly.

Finally, an experienced Realtor on your side will be invaluable when it comes to negotiating price and terms with sellers and lenders. I believe the size of the real estate company, or how well known it may be is not relevant. This is a very personal service.

Since 1999 all real estate licensees in Pennsylvania are required to give you a consumer notice during your first substantial conversation about real estate. Licensees are required to have you sign a receipt for this two-page document. It does not obligate you to work with only that licensee but it does educate you about the law of agency. You must think about what kind of business relationship you wish to have with your Realtor.

Unless the Realtor already represents the seller, you will probably choose to ask the Realtor to be a buyer's agent, representing your best interests. Even though the buyer's agent works for the buyer, most will be compensated by the sellers' agent, and will not charge you for their service. The fee arrangement is the most important thing you need to understand when entering into a business relationship with a Realtor. Be sure you ask questions and understand the answers.

Realtors cannot ethically or legally discuss the racial or ethnic makeup of a neighborhood or school district. Such a discussion could lead to illegal steering of the homebuyer or tenant. Steering is any action or communication that has the purpose or effect of directing a person towards or away from housing on the basis of race, color, religion, sex, national origin, disability or familial status (presence of children in the household). If you ask a Realtor any question related to the above, regardless of your motivation, it is very difficult for him/her to answer. If you must have this information, there are a number of places you can go for the facts including school administrators and census data.

Some requests seem innocent, such as "just show me homes within walking distance of a synagogue." If you circle areas on a map, or highlight streets where you want to be shown homes, this could be used to guide the Realtor without getting into an awkward discussion. The areas to be considered must come from you. If, after considering all your search criteria, the Realtor



Bill Finnigan is a Realtor with the office of John C. Finnigan, Realtor in Aston (610) 494-9316

(Continued on page 9)

(c) Prohibited actions under paragraph (a) of this section, which are generally referred to as unlawful steering practices, include, but are not limited to:

- (1) Discouraging any person from inspecting, purchasing or renting a dwelling because of race, color, religion, sex, handicap, familial status, or national origin, or because of the race, color, religion, sex, handicap, familial status, or national origin of persons in a community, neighborhood or development.
- (2) Discouraging the purchase or rental of a dwelling because of race, color, religion, sex, handicap, familial status, or national origin, by exaggerating drawbacks or failing to inform any person of desirable features of a dwelling or of a community, neighborhood, or development.

The Fair Housing Act Regulations
24 CFR § 100.70

Speech Patterns Trigger Housing Discrimination—Continued from page 7

discovered. “The white students were more surprised than the black students, the women were more surprised than the men, and the white women were particularly surprised at the extent of gender discrimination. The blacks were also surprised that discrimination was more blatant than they thought it was.”

This, Massey said, shows how technology – in this case, voice mail and answering machines – can make it easier to discriminate. “You can discriminate without ever speaking to or seeing someone simply by not returning a phone call. It’s harder to discriminate when someone is sitting in front of you.”

While scholarly studies cannot be used as law-enforcement tools, Massey hopes fair- housing advocates will use his methodology to conduct tests of their own.

“[This study] shows the persistence of illegal behavior and the need for enforcement of fair-housing laws in the United States,” he said.

Choosing a Real Estate Agent —Continued from page 8

expands the areas without ignoring your first choice, that’s okay. It’s when the agent seems bent on limiting your neighborhoods that you may want to reconsider your choice of an agent.

Many buyers don’t realize they can ask and easily obtain sales data on any town or neighborhood from your Realtor. This information can be very useful in helping you decide what is a fair to offer the seller. A good Realtor can also pre-qualify you for a mortgage and lead you to the best loans with the lowest cost. Currently, each suburban Philadelphia county is providing up to \$5,000 to qualified first time buyers to pay most of your closing costs. In Delaware County this program is administered thru the Chester Community Improvement Project at (610) 876-8663 and the Media Fellowship House (610) 565-0434. For more information on how a Realtor can help you with your housing needs, call the Delaware Valley Association of Realtors at (610) 356-6505.

I hope this article has been useful in helping you achieve the American dream of homeownership!

(c) Prohibited actions under paragraph (a) of this section, which are generally referred to as unlawful steering practices, include, but are not limited to:

(3) Communicating to any prospective purchaser that he or she would not be comfortable or compatible with existing residents of a community, neighborhood or development because of race, color, religion, sex, handicap, familial status, or national origin.

(4) Assigning any person to a particular section of a community, neighborhood or development, or to a particular floor of a building, because of race, color, religion, sex, handicap, familial status, or national origin.

The Fair Housing Act
Regulations
24 CFR § 100.70



Fair Housing Council
of Suburban Philadelphia
225 South Chester Road, Suite 1
Swarthmore, PA 19081-1919

ADDRESS SERVICE REQUESTED

NONPROFIT
ORG.
U.S Postage
PAID
Swarthmore, PA
Permit No. 14

The Nation's Oldest Fair Housing Council

Fair Housing Guide to Homeowners Insurance

Since completing the homeowners insurance study in the City of Chester, the Council has received several requests from housing counseling agencies for materials to distribute to clients. In response, the Council has developed a guide entitled "A Fair Housing Guide to Homeowners Insurance." This guide was designed to assist consumers with understanding the various aspects of homeowners insurance products with the hope that it will increase individuals ability to detect behavior that might be discriminatory.

This guide gives helpful hints on how to compare insurance companies. For example, the Pennsylvania Insurance Department (www.insurance.state.pa.us) has a rate comparison chart for companies that issue homeowners insurance in Pennsylvania and there is information on their website about complaints that have been filed against particular insurance companies.

This guide also gives descriptions about the different types of policies and what these policies will cover. Hopefully this will assist individuals with determining what type of policy is the best for their family and what things are not covered under a given type of policy.

Finally, other resource suggestions are given for further research. For instance, one excellent guide listed is "12 Ways to Lower Your Homeowners Insurance Costs." This is an 8-page brochure published by the Insurance Information Institute. To acquire this free brochure send a request with a stamped self-addressed envelope to Publications Service Center, 110 William Street, New York, NY 10038.

In addition to the helpful insurance information found in this guide, there are also examples of discrimination encountered by the testers in the Chester insurance study. The inclusion of these anecdotes should help individuals get a better understanding of the subtle ways that discrimination can occur in the homeowners insurance industry and therefore be able to recognize it should it happen to them.

To receive a free copy of this guide, contact FHCS at (610) 604-4411 or fhcsp@crafttech.com.