# LEAP IMPACT REPORT 2017-2018

Scheme Year 7 (Phase Two highlights) August 2017 - May 2018



# ABOUT LEAP

LEAP (Local Energy Advice Programme) is a free of charge service supported and promoted by over 90 local authorities and social landlords to fuel poor and vulnerable residents, offering them important practical in-home advice, support and free energy saving measures.



Created by AgilityEco, LEAP is a fully funded, national fuel poverty alleviation and outreach service delivered at a local level in close partnership with a number of organisations including Groundwork, IncomeMax, Energy Projects Plus, Citizens Advice Manchester and Bierce.

Increased funding enabled us to expand LEAP more widely across the country in 2017-18 and we were delighted to welcome on board a large number of new areas and delivery partners; we more than doubled our national coverage from 41 council areas in the previous year to 95 in this scheme year. And significant further growth is planned for the current (2018-19) year. The scheme has onboarded and trained almost 90 home energy advisors working locally to deliver the in-home service.

In the UK today, there are currently four million households in fuel poverty. In England, more than one in ten households are living in fuel poverty, with more than two and a half million families unable to pay the costs of heating their homes without falling below the poverty line. A recent government report\* showed that levels of fuel poverty are highest in the private rented

sector, where almost a fifth of households are struggling with bills.

There is a direct correlation between fuel poverty and ill health - the increased risk of mental health problems and impact on children's education is also well documented.

THE LEAP SERVICE HAS BEEN SPECIFICALLY DESIGNED TO TARGET THE FAMILIES MOST IN NEED, WITH ITS BROAD ELIGIBILITY CRITERIA HELPING HOUSEHOLDS FROM ALL TENURES.

We're not only creating warmer, healthier and happier homes across the country - LEAP is working with multiple agencies, local authorities and aid networks to offer a rounded and personal service to those struggling with fuel poverty. Our approach of delivering a nationally funded scheme through locally plugged-in delivery partners enables us to engage local communities effectively, as well as providing a platform to test, innovate and share best practice across the country.

Caroline Joseph Director, LEAP





**Gearóid Lane and Jon Kimber** 

Thank you for taking the time to read our second annual Impact Report. We'd like to reflect on LEAP's achievements over the past nine months and focus on the exciting opportunities ahead.

AgilityEco has spent much of the past year delivering on a wide variety of energy efficiency and heating projects, including our multi-million pound LEAP and ECHO services, plus our Warm Homes Fund initiatives. We're now two years into delivering LEAP - the Local Energy Advice Programme - our flagship fuel poverty outreach service which runs across over 95 local authority areas in England, Scotland and Wales. Our original goal for LEAP was to deliver simple energy efficiency measures, advice and support to those who need it most, offering valuable and immediate in-home help to vulnerable households across Britain. We wanted this fuel poverty programme to be led by the trusted face of the local council, to ensure we reached as many people as possible – and for us to work in close partnership, supporting all aspects of the customer journey and managing the delivery of the LEAP service in people's homes. We're delighted to say that LEAP has continued to do all these things... and much, much more.

There have been over **9,500** referrals made to the LEAP service this year, resulting in over **7,000** home visits, more than doubling in scale from the previous year. An average LEAP visit results in hundreds of pounds of bill savings per household, and a benefit to cost ratio of 3.5 to 1 on the grant funding provided by our energy company partners.

LEAP is fully funded via the Warm Home Discount Industry Initiatives (WHDII) scheme, with generous grant funding kindly provided by five energy suppliers during the 2017-18 period.

SCOTTISH POWER, SSE, UTILITA,
FIRST UTILITY, FLOW ENERGY AND
CO-OP ENERGY FUNDED LEAP
DURING PHASE TWO. MOST OF THESE
FUNDERS HAVE COMMITTED TO
CONTINUING TO SUPPORT LEAP INTO
THE FUTURE, AND WILL BE JOINED
BY OUR LATEST ENERGY SUPPLIER
PARTNER, BRITISH GAS.













The new Warm Home Discount Regulations, which came into force on 16th August, have significantly expanded the amount of money available for WHDII schemes and potentially created the opportunity for multi-year funding arrangements. We're pleased to say that our energy company funding partners have committed to LEAP for several years (subject to regulatory/business change), which leads to greater stability and security for LEAP going forward. We also intend to improve the scheme with more effective reporting to partner agencies and training for their staff, and the introduction of additional benefits for households.

Our supportive network of partners, energy agencies and local authorities has continued to grow this year, enabling us to develop LEAP further and generate ideas within our own 600-strong LEAP-community on how we can push this award-winning, holistic fuel poverty alleviation programme forwards. Our goal is simply to help as many hard-pressed households in as many ways as we can, with our allocated funds. Some of the extra benefits that households have received this year vary from simple energy efficiency measures to receiving further assistance from the Council, housing association, fire service, or a local charity. LEAP has been working with Essex and Suffolk Water (part of Northumbrian Water) this year, trialling the integration of water saving advice and measures alongside energy as part of the service in Southend-on-Sea.



- During Phase Two LEAP regularly received over 200 referrals per week from a range of trusted referrers in local councils, housing associations, healthcare and voluntary agencies.
- Our LEAP Contact Centre Team handled nearly 10,000 telephone screening calls and appointment bookings.
- Over 7,000 home visits took place during this phase of LEAP.
- Of those home visits, 6,100 (88%) had one or more easy measures installed during the visit, with a scheme total of 52,000 easy measures installed altogether.
- 23% of those visited at home received onward referrals to LEAP's income maximisation partners (IncomeMax and Citizens Advice Manchester), receiving debt and money advice in addition to energy saving advice and help during their home visit. Annual income increases were confirmed for 116 customers during the scheme year and a further 1,115 individuals had additional income identified and signposted.
- This year, LEAP has saved residents £115,969 through helping them to switch to cheaper gas and electricity tariffs using the dedicated LEAP price comparison and energy switching site. This is an average saving of £209 for gas and £160 for electricity per household.
- The LEAP team once again achieved all its targets and objectives as approved by Ofgem in its second phase of operation (Scheme Year 7).

The LEAP team receives feedback every day from delighted residents who are feeling the benefit from making significant savings which, in some cases, have been truly life-changing. Some highlights from this year include:

#### £10,000 FOR MISS D TO HELP CARE FOR HER AUTISTIC SON

Miss D, a carer for her adult autistic son, with considerable debts for council tax and water, as well as a debt of £328 on her electricity meter. After her LEAP visit, Miss D was referred to IncomeMax to help with her many debt and financial issues. With their help, Miss D was awarded the severe disability premium within her income support which has increased her weekly income by £62.45.

Miss D was also awarded two arrears payment of £5680 and £800. Her overall income increase equates to £9727 a year, which has been a huge help for her and her son.

## MAKING A DIFFERENCE TO MS S

Ms S was referred by Citizens Advice in Peterborough. Suffering from a number of health conditions including diabetes, depression and a heart defect, Ms S received a home visit from LEAP. Following a thorough assessment of her home, our LEAP Home Energy Advisor installed several energy saving lightbulbs, a shower aerator and checked her energy tariffs. She was referred to IncomeMax as she had mentioned to the LEAP advisor that she had been struggling on Universal Credit and with the Personal Independence Payment, in particular with the job search requirement. Ms S's housing

cost aid was also included in the Universal Credit but this seemed low. IncomeMax advised Ms S to apply for the limited capability for work and work related activity element as well as helped her to apply for a local scheme Discretionary Housing Payment that could help with her rent shortfall. Since the LEAP visit, Ms S's Universal Credit payment has increased by £328.32 a month, and she has received an overall Income Increase of £3,939 a year.

"THANKS FOR ALL YOUR HELP.
I CAN FINALLY BUY DECENT
FOOD AGAIN AND THIS HAS MADE
SUCH A DIFFERENCE TO MY LIFE."

LEAP is carrying out vital work and, with your continued support, we're successfully reaching the people who we set out to help back in 2015. We're absolutely delighted that the LEAP service has received further funding to continue into 2018, giving us the scope to develop and strengthen what is becoming an increasingly important and necessary service for so many fuel-poor communities across Britain.









# PROVIDING EXPERT ENERGY ADVICE AND SUPPORT ACROSS THE COUNTRY

6,982

HOME VISITS CARRIED OUT BY A TEAM OF 90 HOME ENERGY ADVISORS.

38%

OF ALL HOME VISITS RECEIVED FURTHER HELP FROM OUR PARTNERS INCOMEMAX AND CITIZENS ADVICE MANCHESTER.

9,845

REFERRALS FROM
LEAP'S WIDE NETWORK
OF TRUSTED REFERRERS.
IN ITS FIRST YEAR OF
OPERATION, LEAP
REACHED ALMOST 3,000
RESIDENTS IN SIX MONTHS
VIA LOCAL COUNCILS,
HOUSING ASSOCIATIONS,
HEALTHCARE AND
VOLUNTARY AGENCIES.
LEAP HAS MORE THAN
TRIPLED THIS FIGURE IN
9 MONTHS.

£792,493

INCOME MAXIMISATION PARTNERS IDENTIFIED NEW INCOME IN 87% OF THE REFERRALS THEY CONTACTED. SINCE 2017, THIS HAS RESULTED IN A TOTAL OF £792,439 OF CONFIRMED NEW INCOME FOR LEAP CUSTOMERS.

£4,066,995

THIS IS THE VALUE OF LIFETIME SAVINGS FOR THE TOTAL HELP AND SUPPORT PROVIDED DURING PHASE TWO. THESE SAVINGS ARE A RESULT OF THE INSTALLATION OF SIMPLE ENERGY EFFICIENCY MEASURES, THE PROVISION OF ENERGY SAVING ADVICE, HELPING RESIDENTS TO SWITCH TO BETTER VALUE ENERGY TARIFFS AND HELPING PEOPLE MAXIMISE INCOME.

88%

SIMPLE ENERGY EFFICIENCY
MEASURES WERE INSTALLED
IN 88% OF HOMES. A TOTAL OF
52,287 MEASURES, INCLUDING
LED LIGHTBULBS, RADIATOR
REFLECTORS, SHOWER AERATORS,
HOT WATER CYLINDER JACKETS,
DOOR BRUSHES AND DRAUGHTPROOFING.



£115,959

TOTAL ELECTRICITY AND GAS SAVINGS FOR LEAP CUSTOMERS VIA THE LEAP PRICE COMPARISON AND ENERGY SWITCHING SITE. **19,124 TONNES** 

LEAP HAS ALMOST QUADRUPLED THE AMOUNT OF LIFETIME C02 EMISSIONS SAVED. THIS IS EQUAL TO THE ANNUAL EMISSION OF 4.308 HOMES.

# WORKING TOGETHER TO REACH THOSE THAT NEED A LITTLE EXTRA HELP

LEAP is delivered by a large team comprising a number of partners including AgilityEco, Bierce, Groundwork, IncomeMax, Citizens Advice Manchester, Energy Projects Plus, Ridgewater Energy, National Energy Foundation and a number of energy community groups around the country.

Working with such a wide network of experienced delivery partners across various council areas has expanded LEAP's reach to a total population of

### 13.4 MILLION PEOPLE.

Referrers are the lifeblood of LEAP – a combination of frontline council staff (rent officers, adult and social care professionals, occupational therapists and so on) and external agencies that the council has strong links to. These include organisations like Citizens Advice, community health centres and food banks. Every referrer, regardless of agency, has regular interaction with the core LEAP team. Our onward referral partners such as IncomeMax, the fire service, other schemes that offer further help via the Energy Company Obligation (ECO) are all part of the holistic service LEAP offers.



Bierce receives the referrals from referrer network, carries out an initial phone call with the applicant, manages the home visit with the local LEAP helper and coordinates onward referrals after the visit.



IncomeMax and Citizens Advice Manchester are the highly experienced organisations that carry out the income maximisation service after the home visit.



361Energy, Exeter Community Energy and Tamar Energy Community work hard to generate the referrals all across Devon and carry out the home visits.



Groundwork, a community charity with a network of Green Doctors experienced in home energy visits, is helping LEAP to deliver the home visits in some regions.



Energy Projects Plus is managing the LEAP service and delivering home visits in Merseyside & Cheshire.



NEF works with LEAP in the Oxfordshire and the Home Counties, providing referrals and post-visit support.



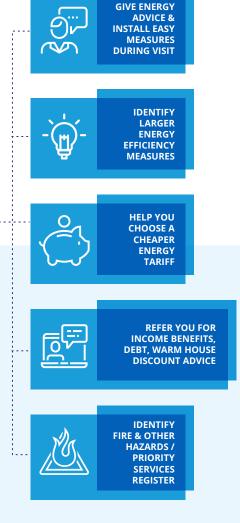
Ridgewater Energy is delivering home visits in Bournemouth and the South Coast.

#### A TYPICAL LEAP APPLICANT JOURNEY

The wider LEAP team is growing each week. Since we launched the LEAP service at the end of 2015, we have gathered over 620 referrers who all work together to help those struggling with fuel poverty in the UK. We're proud that this network has become a LEAP community in its own right. Regular communication across the network, including our regular weekly newsletter to all referrers, has enabled the LEAP team to share ideas on how to best reach people in need. We have also been able to hear the wonderful success stories and feedback from happy customers across Britain.



LEAP wouldn't be a success without the support of its strong network of exceptional delivery partners. LEAP has leveraged existing schemes and new programmes like AgilityEco's ECHO (Emergency Central Heating Offer) as well as developed open relationships with other community energy programmes. The drive and willingness to create symbiotic partnerships with LEAP has been integral to its success so far and has enabled impactful, holistic support to be offered to all applicants.



#### **OUR PARTNERS**

#### INCOMEMAX

"We are really proud to be part of LEAP and so pleased to have been able to help so many families to maximise their income and take control of their finances. Maximising income makes a massive difference if you are on a low income and it's fantastic that LEAP brings our service to those that really need it."

#### **Lee Healey**

Founder of IncomeMax

#### **INCOMEMAX & LEAP - AT A GLANCE**

TOTAL CONFIRMED NEW INCOME FOR AGILITYECO CUSTOMERS £792.439.

2266 BENEFIT ENTITLEMENT CHECKS COMPLETED SINCE 2017.

NEW INCOME WAS IDENTIFIED IN 87% OF AGILITYECO REFERRALS.

#### **HAPPY CUSTOMERS:**

"You have changed my life and given me back my financial independence. The adviser at IncomeMax was great." "Thanks for all your help. I can finally buy decent food again and this has made such a difference to my life." "Thank you so you much for all that you have done, it has been amazing and made such a difference."

### NATIONAL ENERGY FOUNDATION

"The National Energy Foundation is a charity which currently delivers fuel poverty projects across 20 local authority areas throughout Bucks, Herts and Oxon. LEAP has proved to be an extremely useful preventative tool to us in supporting vulnerable residents whose health and wellbeing can be negatively affected by the adverse effects of fuel poverty and cold homes. The assistance provided by the LEAP service has often been used as a first point of call by our team and has provided invaluable face to face advice to residents which is unfortunately becoming harder and harder to provide across the health and social care sector nowadays."

#### **Matt Neal**

Household & Community Project Manager

#### RIDGEWATER ENERGY

"LEAP has become an integral part of the fuel poverty strategy in Bournemouth and Poole. Ridgewater Energy is proud to be the delivery partner in Bournemouth and Poole with over 1200 completed LEAP home visits, these residents can now look forward to reduced fuel bills. This has resulted in over 200 ECO insulation and heating measures being installed with circa £2,000,000 of lifetime savings attributed to Phase Two of LEAP. The local flexible eligibility criteria have been aligned to LEAP and in particular has allowed us to assist qualifying residents in F and G rated privately rented properties and park home residents with heating upgrades and insulation."

#### **Alan Plumridge**

Operations Manager, Ridgewater Energy

#### **ENERGY PROJECTS PLUS**

"Our delivery of LEAP across Merseyside and Cheshire is founded on, and reinforces, our strong referral network, which enables LEAP to reach particularly vulnerable residents who may not access other programmes. LEAP aligns very closely with our charitable purpose and is recognised by our partners as a valuable contribution to tackling fuel poverty across the region".

#### **Peter Owen**

Chief Executive, Energy Projects Plus



# IMPROVING HEALTH AND LIVING CONDITIONS WITH FLEXIBLE ELIGIBILITY

Phase Two of LEAP has incorporated a number of mechanisms that weren't previously available, in order to increase the level of support offered to residents after the LEAP visit. LEAP has placed an even greater emphasis on ensuring that the customer journey of help and support continues via other agencies and programmes once the Home Energy Advisor has left a resident's home.

This year, 'ECO Flexible Eligibility' has enabled Local Authorities to identify households who would benefit from energy efficiency improvements who did not qualify under the main benefit-based criteria, but are deemed by the council to be fuel poor (on a low income with high home heating bills or on a low income and vulnerable to the effects of living in a cold home). Once a Council has published its "Statement of Intent", where LEAP identifies during the home visit that the house would benefit from a qualifying energy efficiency measure (but the householder isn't eligible under the benefits-based criteria), the LEAP team checks whether the household would qualify under the Council's Flexible Eligibility rules and then liaises with the council to secure a "Declaration" of the household's eligibility, enabling the measure to be funded and installed.

LEAP has been able to offer further support and funding to LEAP customers through Flexible Eligibility (including both heating and insulation improvements). These customers would not have had access to such services without Flexible Eligibility. AgilityEco's ECHO service has also been offered to dozens of LEAP customers following a LEAP visit using this mechanism, as Flexible Eligibility is also a qualifying route for ECHO's heating replacements and repairs.



## LEAP CUSTOMER JOURNEYS

Miss G in Peterborough was visited by Ryan after qualifying for a LEAP home visit due to low income. In addition to the usual simple measures such as LED lightbulbs and draught-proofing, Miss G's property appeared eligible for loft insulation.

The LEAP team ran through all the relevant assessment criteria and identified that ECO funding was indeed available for Miss G. An installer provided a survey and quotation for the insulation works to be carried out and it was found that insulation could be installed without any additional cost to her or the council. The loft insulation was successfully carried out at the beginning of July.

Miss G's experience with LEAP has been overwhelmingly positive and she has since commented to the LEAP team that it was good to know that people can receive help like this if they are receiving benefits or on low income, and because of this she has recommended LEAP to others.

Mr H received a LEAP letter from CosyDevon and Exeter City Council and wanted to book in a home visit when he called the LEAP contact centre.

He was eligible for a LEAP home visit under the health criteria with anxiety and depression. He was also unable to work. The LEAP team spoke to Mr H and Tim, one of the LEAP Home Energy Advisors, visited him at home the next day.

Mr H said: "Tim was so helpful and friendly. He was very professional and wanted to help me as much as he could. He has given me lots of advice that I can use to keep my home warm. Thank you for all your help."

Mr D from London was referred to LEAP by one of LEAP's social housing partners. At the time of his referral, Mr D was receiving benefits, and was on a low income. In addition, he suffered from respiratory problems and his home was found to be draughty and very poorly insulated. In his efforts to keep the property warm and dry, Mr D had incurred high heating bills and despite that, there were ongoing damp and mould problems in his home. During the home visit, Mr D explained to the LEAP Home Energy Advisor (HEA) that he was struggling to pay his heating bills and that there was damp and mould in both bedrooms, with condensation often building up on the windows and along the walls. Even his mattress had to be replaced. His young son's asthma, was exacerbated by the damp and mouldy environment.

Our LEAP HEA provided valuable energy advice and fitted easy measures on the spot. Mr D received a letterbox brush, door draught proofing, radiator panels and new LED lightbulbs. The LEAP HEA supported Mr D to switch energy supplier and to ask for a credit meter, as well as asking to be put on a fixed rate with E.ON. Mr D was referred on to IncomeMax which has since identified over £10,000 in additional income for him.

Mr X had heard about the LEAP scheme through word of mouth and referred himself. Mr X qualified for a LEAP home visit as was elderly and disabled. His referral was processed quickly and Ryan, one of the Home Energy Advisors, was able to visit Mr X at home just a few days later. Mr X said: "Ryan was very helpful and polite. He installed some LED bulbs and radiator reflector panels and I've noticed a massive difference from those already, thank you."

# ONGOING SUPPORT FOR LEAP FROM ENERGY COMPANIES

During the initial phase of LEAP, the service was funded by SSE and ScottishPower, as part of their Warm Home Discount (WHD) obligation. Both companies kindly reaffirmed their funding for Phase Two of LEAP and were joined by Co-operative Energy, First Utility, Utilita and Flow Energy.

"ScottishPower are always looking for ways to ensure vulnerable customers have access to information and support they need. Warm Home Discount industry initiative funding enables us to work with selected organisations that are ideally placed to deliver energy efficiency advice and services directly to customers through their existing partner networks. We were therefore keen to continue to support AgilityEco's LEAP Project which has delivered great results over the past two years. It has provided support to vulnerable customers who were visited by experienced energy efficiency advisors resulting in energy efficiency measures being implemented to help households feel the benefits of a warmer home. We are pleased to continue our support to AgilityEco and their partner network who are ideally placed to build on the successes already achieved."



#### **Carol Dunne**

Environment and Social Policy Manager, ScottishPower

"Co-op Energy have participated within the Warm Home Discount Scheme for 5 years and see the scheme as an important tool for us to provide support and assistance to our vulnerable customers.

The AgilityEco LEAP outreach service provides Co-op Energy with the ability to further assist our vulnerable customers by providing that helping hand where needed through their specialist delivery partners whilst supporting vulnerable customers in our local communities.

Recognising the benefits of this service, we are keen to continue the Warm Home Discount Industry Initiative funding towards the great work that LEAP do and look forward to supporting them again during the forthcoming Warm Home Discount scheme year. "



#### **Richard Masterson**

Regulation Policy Manager Co-op Energy "SSE was very happy to be able to once again support AgilityEco's LEAP programme throughout 2017/18 using their innovate approach to providing support for customers at risk of fuel poverty or in a vulnerable situation. Helping customers improve the energy efficiency of their home can play a key role in tackling fuel poverty and working with LEAP has allowed us to ensure that more customers in need of support will receive it.

The partnership between SSE and AgilityEco helped us provide almost 10,000 customers with various different forms of assistance over the course of the year, ranging from Home Energy checks to income maximisation interventions. AgilityEco has committed to continue supporting these customers through the LEAP programme over the next 3 years and SSE looks forward to continuing working with AgilityEco to help vulnerable customers get access to the support they need."



#### **Tanya Robertson**

SSE Warm Home Discount , SSE Customer Service Manager

"AgilityEco's LEAP project has proved to be a great way for First Utility to aid those most in need of energy efficiency advice and support. We have seen the value of LEAP's team supporting the vulnerable during our time helping to fund the scheme. We look forward to continuing to aid AgilityEco's efforts to build on these benefits in future years."



#### **Jon Owens**

Environmental & Social Programmes Manager, First Utility

#### Meet the Team



**Gearóid Lane** 

CEO, AgilityEco

Overall management of LEAP, as well as energy supplier liaison



Jon Kimber

MD, AgilityEco

Overall management and onward referral activities



**Caroline Joseph** 

**LEAP Project Director** 

Day-to-day programme management and reporting to funders



**Nicholas Ainger** 

MD, Bierce

Fieldworker management and programme support



Joe McMullen

**LEAP Project Manager** 

Managing Local Authority partnerships and systems



**Rebecca Ainger** 

**LEAP Contact Centre Manager** 

Managing home visits and scheduling appointments with residents



Vanessa Springham

Marketing and Communications
Manager

Programme communication and collateral, liaison with Local Authorities

#### LOOKING FORWARD TO PHASE THREE



The Local Energy Advice Partnership

Phase Three of LEAP brings a new name as well as a new look to LEAP. The Local Energy Advice Partnership is a better reflection of the way in which our programme operates - without our partners, we would not be able to reach out to all the people who need our help.

The team is thrilled to have been successful in securing a 35% increase in funding and is locked in for three full scheme years (subject to regulatory / business change). This is not only a ringing endorsement of the reputation that LEAP has gained, but also gives a fantastic planning horizon for all the organisations and partners that are used to the stop-start nature of funded programmes.

We expect to accept about 14,000 referrals a year, and new areas are mobilising to incorporate LEAP into their local social landscape.

#### **PHASE TWO**

### **LEAP operated in the following areas:**

- 1 BLACK COUNTRY HOUSING GROUP (3 COUNCILS)
- 2 BOURNEMOUTH & POOLE
- 3 BRIDGEND
- 4 COSYDEVON (9 COUNCILS)
- **5 EALING HEALTHY HOMES**
- 6 EDINBURGH
- 7 ENFIELD
- **8 GOSPORT**
- 9 GREATER MANCHESTER (10 COUNCILS)
- **10 HOMES FOR HARINGEY**
- 11 MERSEYSIDE & CHESHIRE (9 COUNCILS)
- **12 NORTH WALES (4 COUNCILS)**
- 13 OXFORD (10 COUNCILS)
- 14 PETERBOROUGH
- 15 POPLAR HARCA
- 16 PORTSMOUTH
- 17 RUTLAND
- **18 SOUTH AYRSHIRE**
- 19 SOUTHEND
- 20 TELFORD & WREKIN
- 21 THAMES VALLEY HOUSING
- **22 TOWER HAMLETS**
- 23 WALSALL
- **24 WARM HOMES OLDHAM**
- 25 YORKSHIRE (6 COUNCILS)





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