



Sustainable  
**Built Environment**  
National Research Centre  
AUSTRALIA

# Mapping the Australian social and affordable housing network

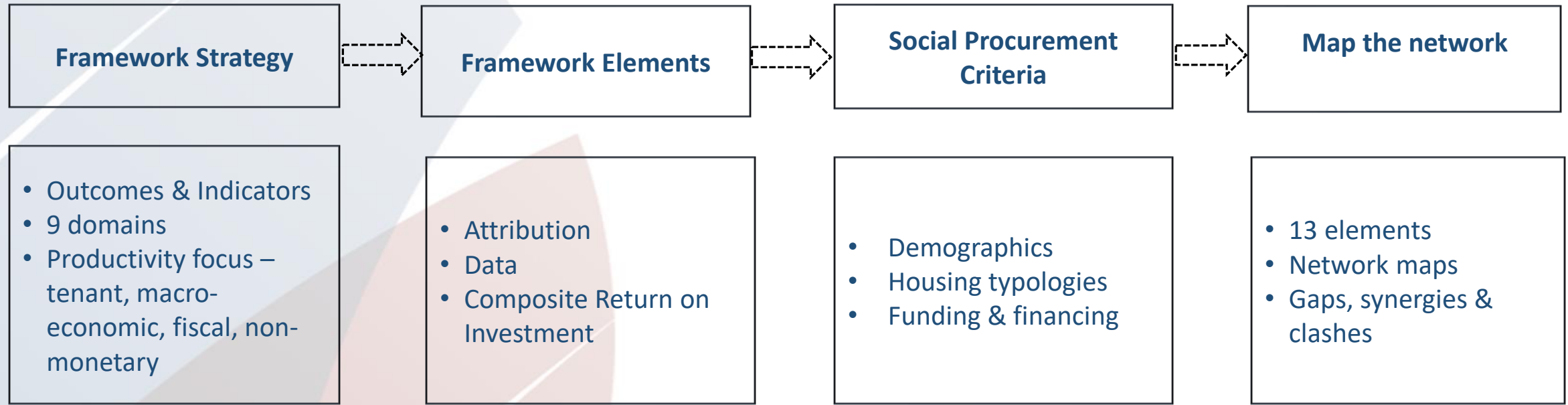
## Western Australia Seminar Materials

Prepared by Judy Kraatz - Griffith University – March 2020

# SBEncr - social and affordable housing program of research



## Rethinking social housing   Valuing social housing   Procuring social & affordable housing   Mapping the social & affordable housing network



# Research approach

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Identify focal participants

Establish 13 elements to identify participants

Identify network participants and links between them

Develop reference tables and draft maps

Hold expert panel workshops to test draft maps

Finalise maps and provide analysis, findings and recommendations

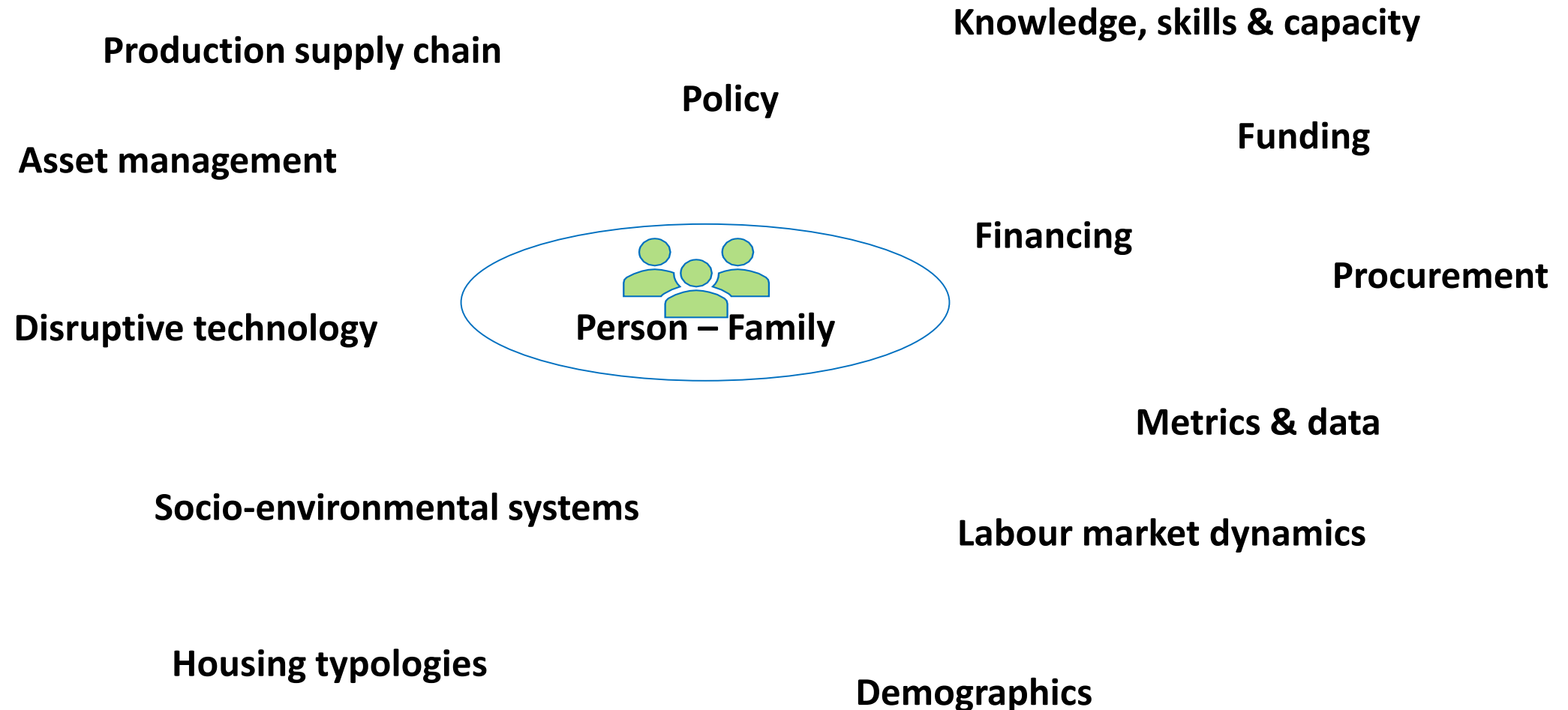
## Aims

- Highlight network complexity through graphical representation
- Help build the evidence base to support policy-making and housing delivery
- Enhance understanding the inter-relatedness of various aspects of housing provision in a person-centred, place-based policy environment

## 13 network elements

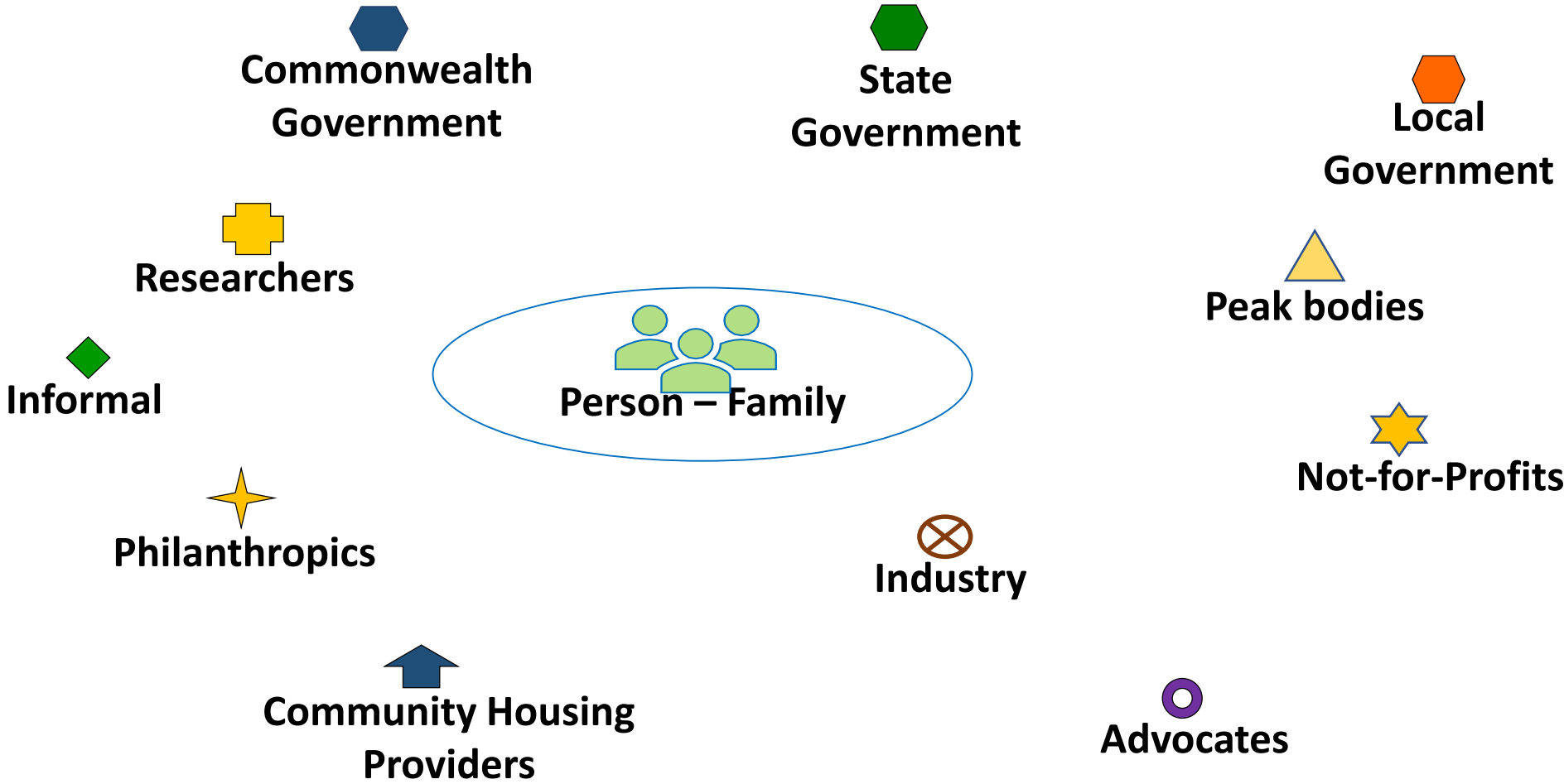
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Like the 9 impact domains these elements provide a set of lenses through which to view the network.



# Network participant groupings

These groupings were identified to help improve map clarity and manage complex information.



# Map example – element 1 - policy

## ELEMENT 1 POLICY DRIVERS & PARTICIPANTS

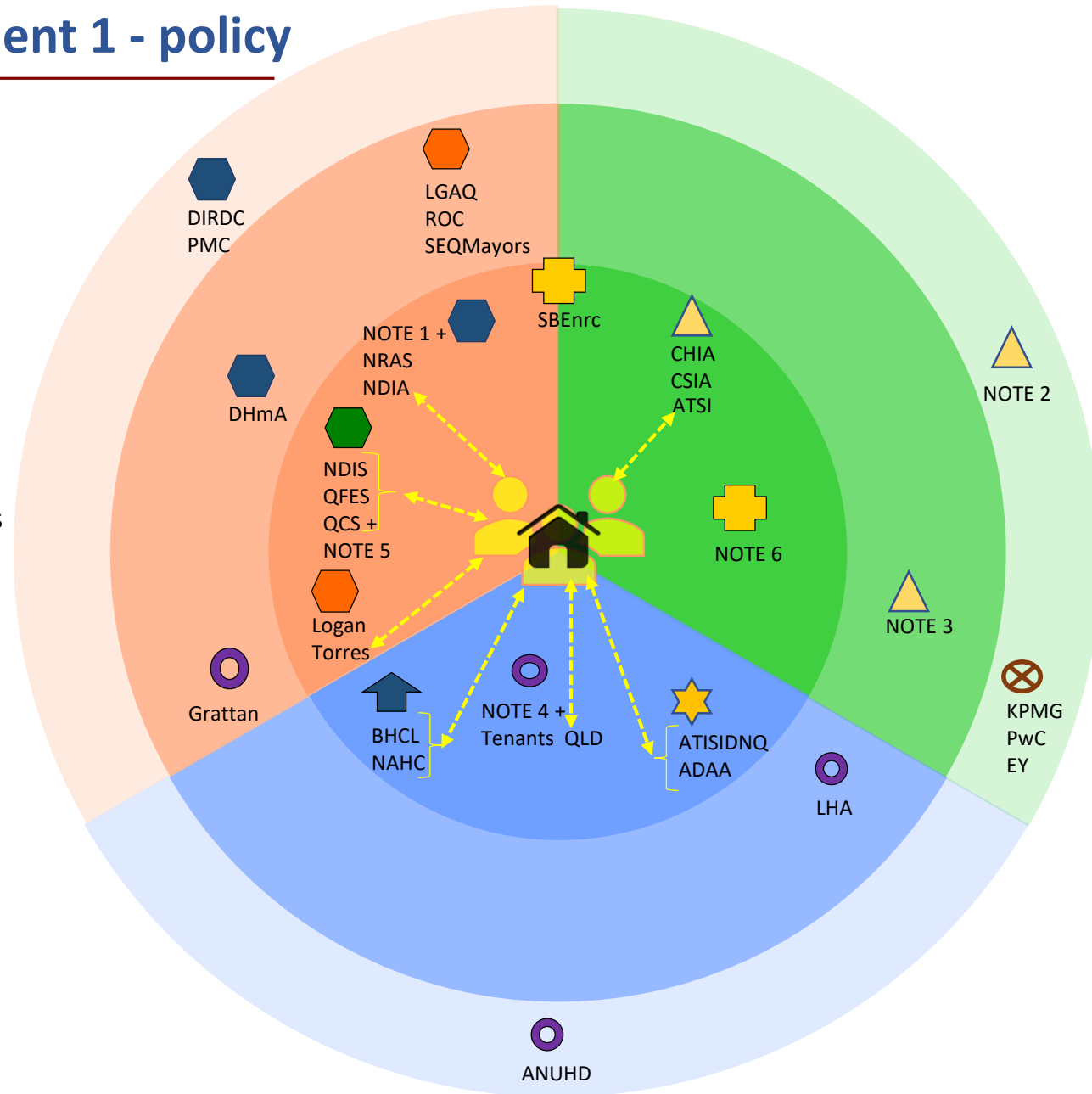
NOTE 1	NOTE 2	NOTE 3	NOTE 4	NOTE 5
AIHW	PH	NDS	Q Shelter	DSDMIP-
PC-	REIQ	AHI	ACOSS	EDQ
Treasury	MBA	PCA	QCOSS	DSDMIP-
COAG	AIA	UDIA	NCAFP	HSEP
PMC	EA	NS	Tenants	DATSIP
ABCB	MA		QLD	DCDSS-NDIS
NAHA	CCA		QDN	Treasury
IA	HIA			DoH
AIFS				QMHC
RBA				RTA
NHHA				QCS

NOTE 6

AHURI
CRI
THP
SLIC

Refer to acronym listing for full titles

SECTOR	RELATIONSHIP TO FOCAL		
	Primary	Secondary	Tertiary
GOVERNMENT			
INDUSTRY			
COMMUNITY			



### GROUP LEGEND

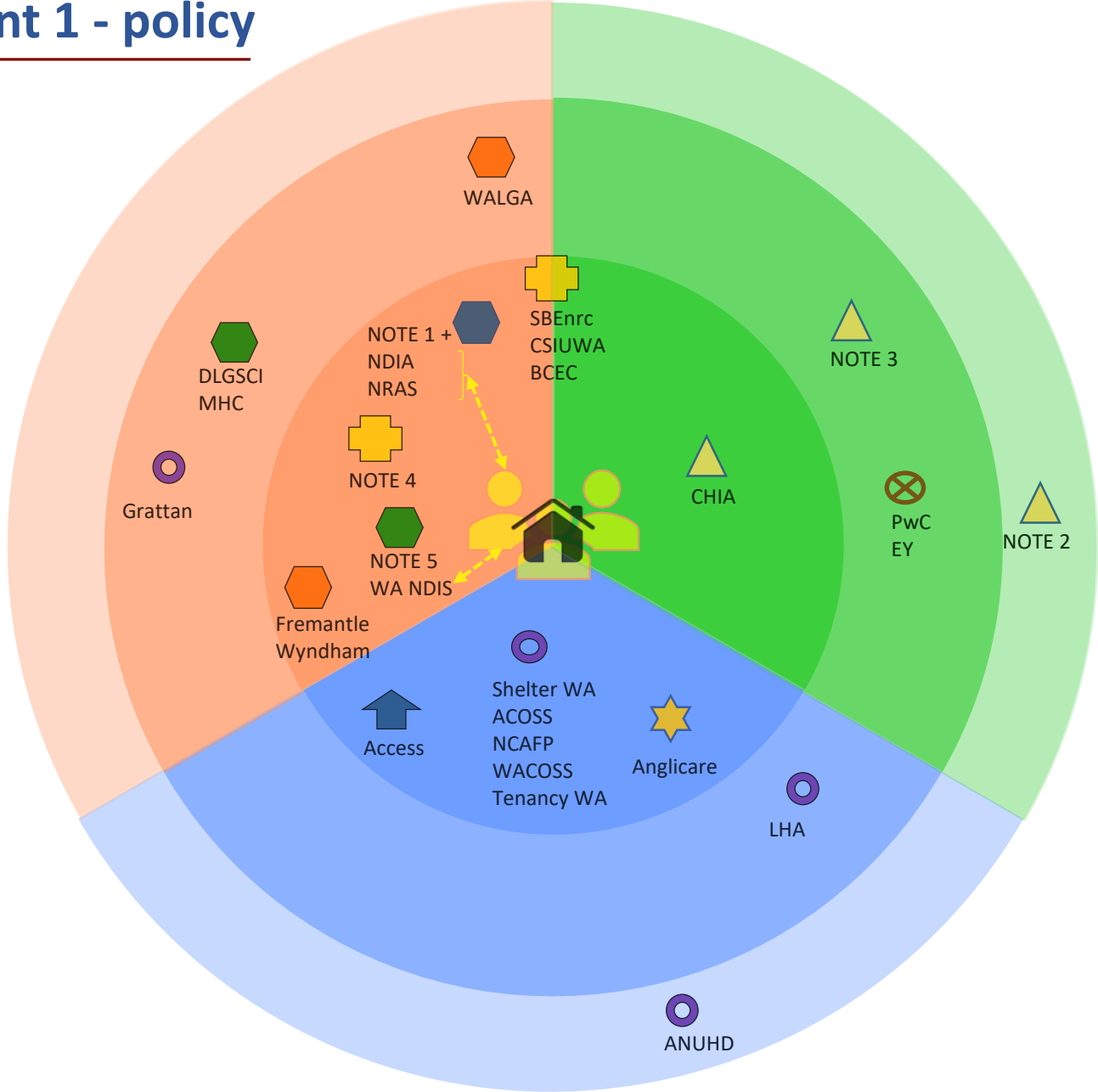
- Person/Family
- Qld Dept. of Housing and Public Works (Focal)
- Commonwealth Government
- State Government
- Local Government (e.g.)
- Peak/Industry Association (e.g.)
- Advocates (e.g.)
- Community Housing Providers (e.g.)
- Not-for-Profit Providers (e.g.)
- Research (e.g.)
- Industry (e.g.)
- Philanthropic (e.g.)
- Informal (e.g.)

Arrow head indicates direction of flow

Cross flow to person/family

Flow to focal

# Map example – element 1 - policy



### GROUP LEGEND

- Person/Family
- WA Dept. Communities (Focal)
- Commonwealth Government
- State Government
- Local Government (e.g.)
- Peak / Industry Association (e.g.)
- Advocates (e.g.)
- Community Housing Providers (e.g.)
- Not-for-Profit Providers (e.g.)
- Research (e.g.)
- Industry (e.g.)
- Philanthropic (e.g.)
- Informal (e.g.)
- Arrow head indicates direction of flow
- Cross flow to person/family

NOTE 1	NOTE 2	NOTE 3	NOTE 4	NOTE 5
AIHW	PH	CCA	AHURI	IWA
PC-Treasury	MBA	NDS	AUDRC	LandCorp
COAG	AIA	AHI	HILDA	Landgate
PMC	EA	PCA	CUSP	DPLH
ABCB	MA	NS		DMIRS
NAHA	CCA	REIWA		Metronet
IA	HIA	PCA		
AIFS		NS		
DHmA		REIWA		
RBA				

Refer to acronym listing for full titles

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INDUSTRY			
COMMUNITY			

# Reading the maps

**Acronym legends in reports**

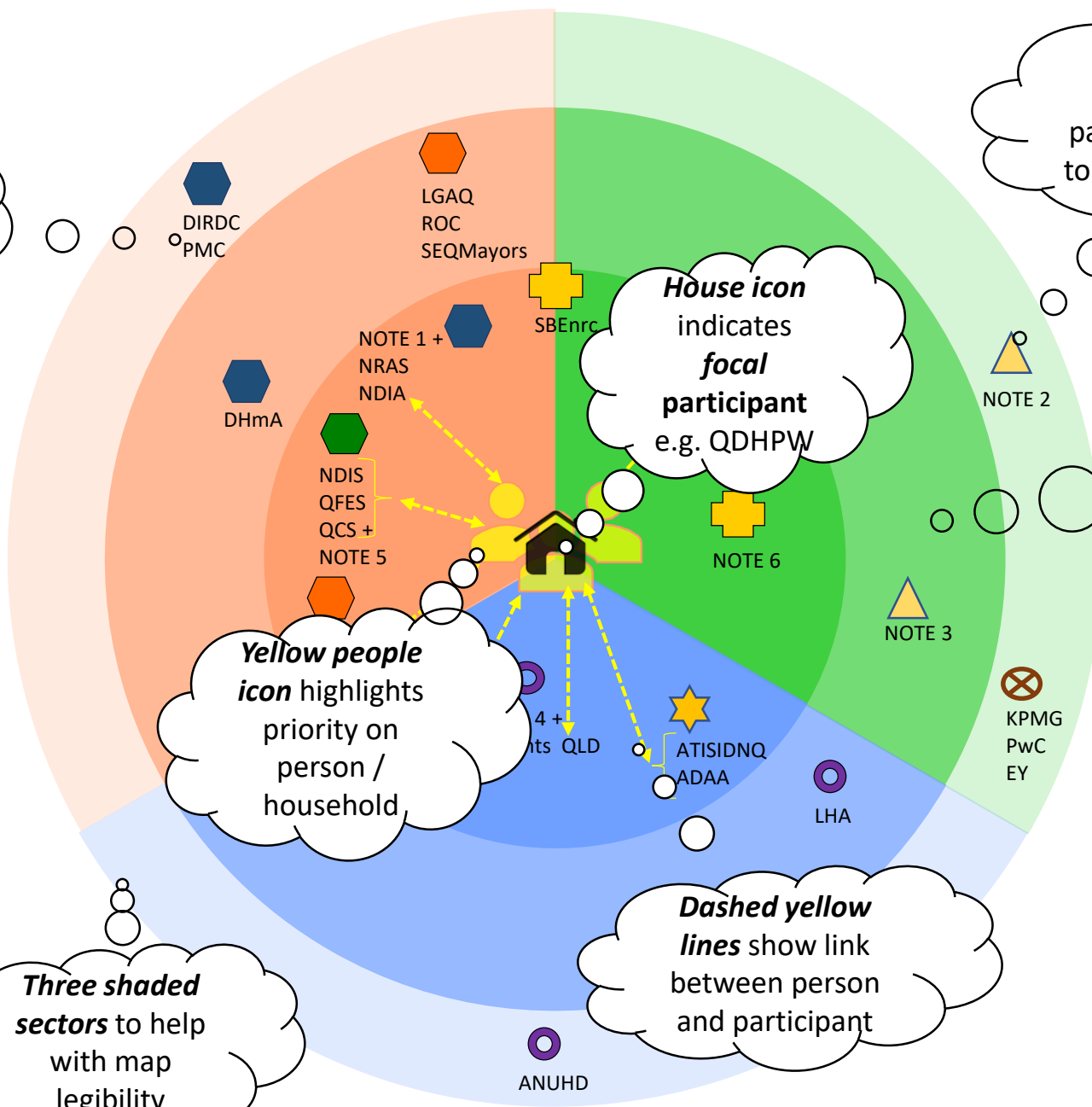
NOTE 1	NOTE 2	NOTE 3	NOTE 4	NOTE 5
AIHW	PH	NDS	Q Shelter	DSDMIP-
PC-	REIQ	AHI	ACOSS	EDQ
Treasury	MBA	PCA	QCOSS	DSDMIP-
COAG	AIA	UDIA	NCAFP	HSEP
PMC	EA	NS	Tenants	DATSIP
ABCB	MA		QLD	DCDSS-NDIS
NAHA	CCA		QDN	Treasury
IA	HIA			DoH
AIFS				QMHC
RBA				RTA
NHHA				QCS

NOTE 6

AHURI
CRI
THP
SLIC

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INDUSTRY			
COMMUNITY			



**Group icons with notation** show participants with links to the focal participant

**House icon** indicates focal participant e.g. QDHPW

**Depth of shading** highlights nature of the relationship with focal i.e. primary, secondary or tertiary.

**Yellow people icon** highlights priority on person / household

**Dashed yellow lines** show link between person and participant

**Three shaded sectors** to help with map legibility



## STRENGTHS AND WEAKNESSES IN NETWORK

Single issue policy development is not an effective solution

Need to better leverage investment to produce outcomes across multiple elements

Addressing niche needs is vital

Lack of a bi-partisan national housing strategy to support the most vulnerable and tenants and home owners generally

# KEY FINDINGS

## OPPORTUNITIES FOR SYSTEM IMPROVEMENT

Improve understanding of a complex and fragmented network

Housing as part of urban, economic and social systems

Partnering and alliances are vital

Housing as critical social and economic infrastructure

Recognition of changed policy and economic levers

Provide a home not a house

Improve data accessibility and effectiveness of use

Address cross disciplinary complexity in knowledge, skills and capacity building

## POLICY, RESEARCH AND SKILLS DEVELOPMENT PRIORITIES

Change is slow yet socio-environmental changes are occurring rapidly

New ways of working are required in a place-based, person-centred policy environment

Need for national, longitudinal datasets to inform participants across the network

Longevity in policy making needed

## IMPROVING NETWORK AND COMMUNITY UNDERSTANDING

Need for greater clarity and stronger understanding of the complexities of the housing system in Australia

Housing needs to be considered as social and economic infrastructure in a similar way to hospitals, schools and roads

National peaks exist for industry, government and not for profit organisations, but not for the individual in need of housing

Build the evidence base to support continuing investment

## Network maps can help visualise and explain complex networks

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- Provide a common framework to undertake policy analysis & delivery
- Guide a living process to assist organisations:
  - help identify & engage with partners and stakeholders
  - assist capacity building within organisation as they develop & grow
- Help visualize relationships:
  - when having strategic conversations within an organisation
  - building a shared understanding when establishing external partnerships
- Be used as part of induction packages
- Be used to identify primary, secondary & tertiary relationships
- Act as a checklist to ensure we are including all relevant participants
- Empower network participants able to identify themselves in the network




## Using the Network Maps – one example

How can the maps help us to understand changes in demand/need for affordable housing in different locations?

Element		Comm. Gov.	State Gov.	Local Gov.	Peaks	Advocates	Service Providers <sup>^</sup>	Research	Industry*	
1 & 6	Policy (and labour market dynamics)									
2 & 3	Funding and finance									
4	Procurement									Procurement, development and delivery
12	Product supply chain									
5	Metrics/data and indicators									Diversity
7	Changing Demographics									Liveability
8	Housing typologies									
9	Socio-environmental systems									
10	New technology									
11	Asset Management									
13	Knowledge, skills and capacity building									

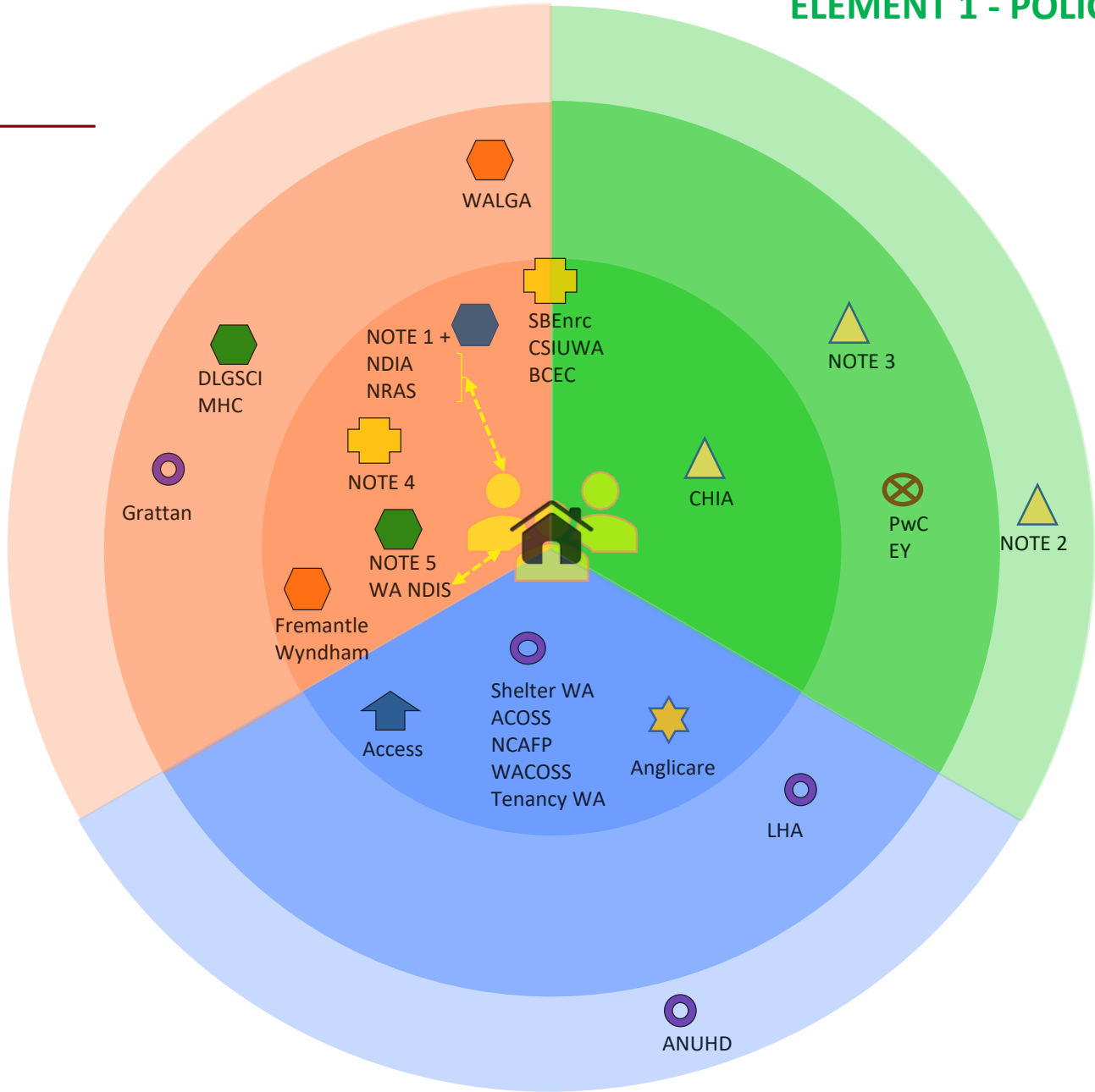
\* For example financiers, designers, developers, builders

<sup>^</sup> Community Housing Providers, not-for-profits & philanthropic

 = Primary role

# WA Network Maps @ July 2019

## ELEMENT 1 - POLICY DRIVERS & PARTICIPANTS



NOTE 1	NOTE 2	NOTE 3	NOTE 4	NOTE 5
AIHW	PH	CCA	AHURI	IWA
PC-Treasury	MBA	NDS	AUDRC	LandCorp
COAG	AIA	AHI	HILDA	Landgate
PMC	EA	PCA	CUSP	DPLH
ABCB	MA	NS		DMIRS
NAHA	CCA	REIWA		Metronet
IA	HIA	PCA		
AIFS		NS		
DHmA		REIWA		
RBA				

Refer to acronym listing for full titles

SECTOR	RELATIONSHIP TO FOCAL		
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GOVERNMENT			
INDUSTRY			
COMMUNITY			

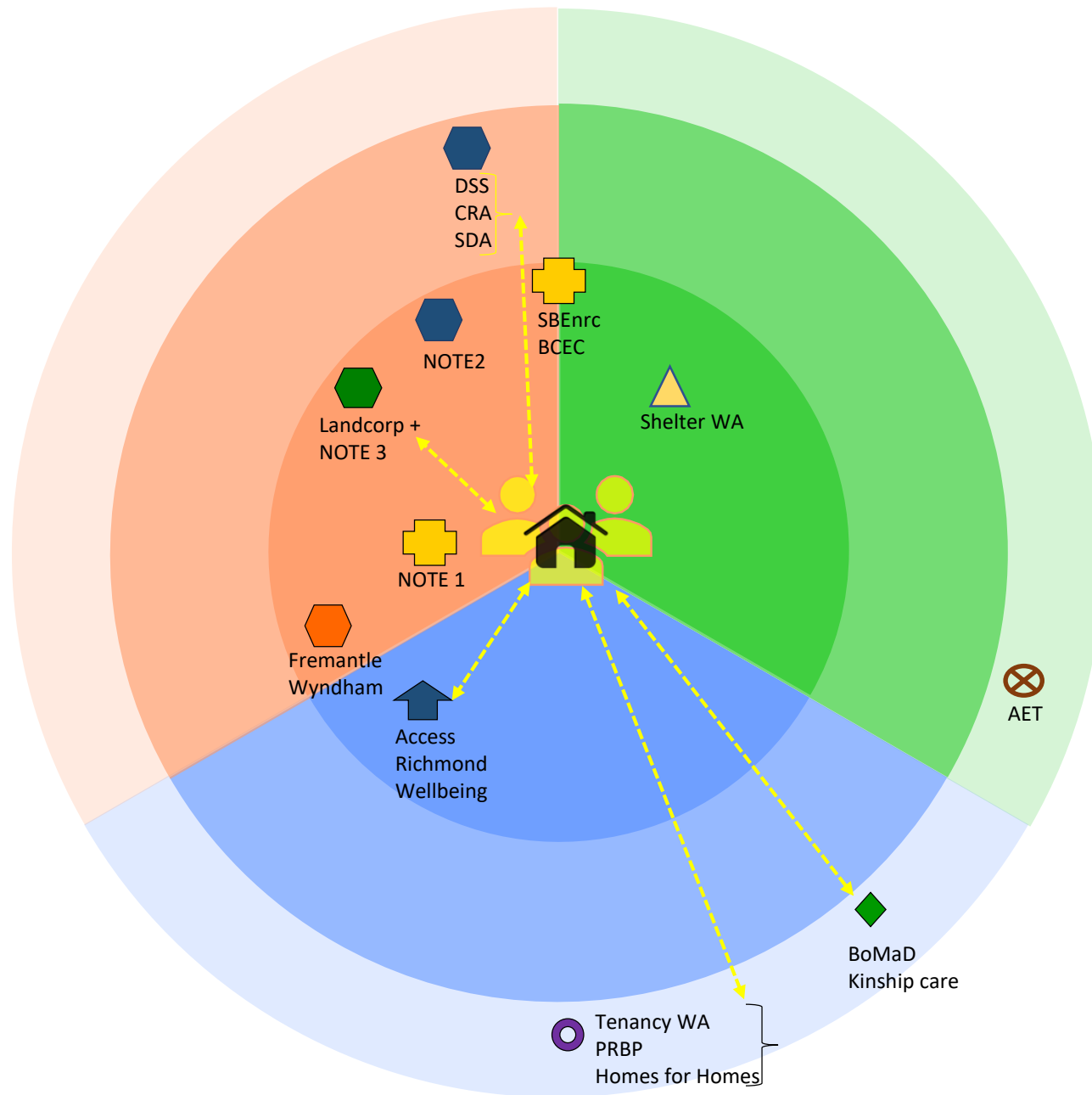
**GROUP LEGEND**

- Person/Family
- WA Dept. Communities (Focal)
- Commonwealth Government
- State Government
- Local Government (e.g.)
- Peak / Industry Association (e.g.)
- Advocates (e.g.)
- Community Housing Providers (e.g.)
- Not-for-Profit Providers (e.g.)
- Research (e.g.)
- Industry (e.g.)
- Philanthropic (e.g.)
- Informal (e.g.)

Arrow head indicates direction of flow

Cross flow to person/family

## ELEMENT 2 - FUNDING



### GROUP LEGEND

- Person/Family
- WA Dept. Communities (Focal)
- Commonwealth Government
- State Government
- Local Government (e.g.)
- Peak / Industry Association (e.g.)
- Advocates (e.g.)
- Community Housing Providers (e.g.)
- Not-for-Profit Providers (e.g.)
- Research (e.g.)
- Industry (e.g.)
- Philanthropic (e.g.)
- Informal (e.g.)

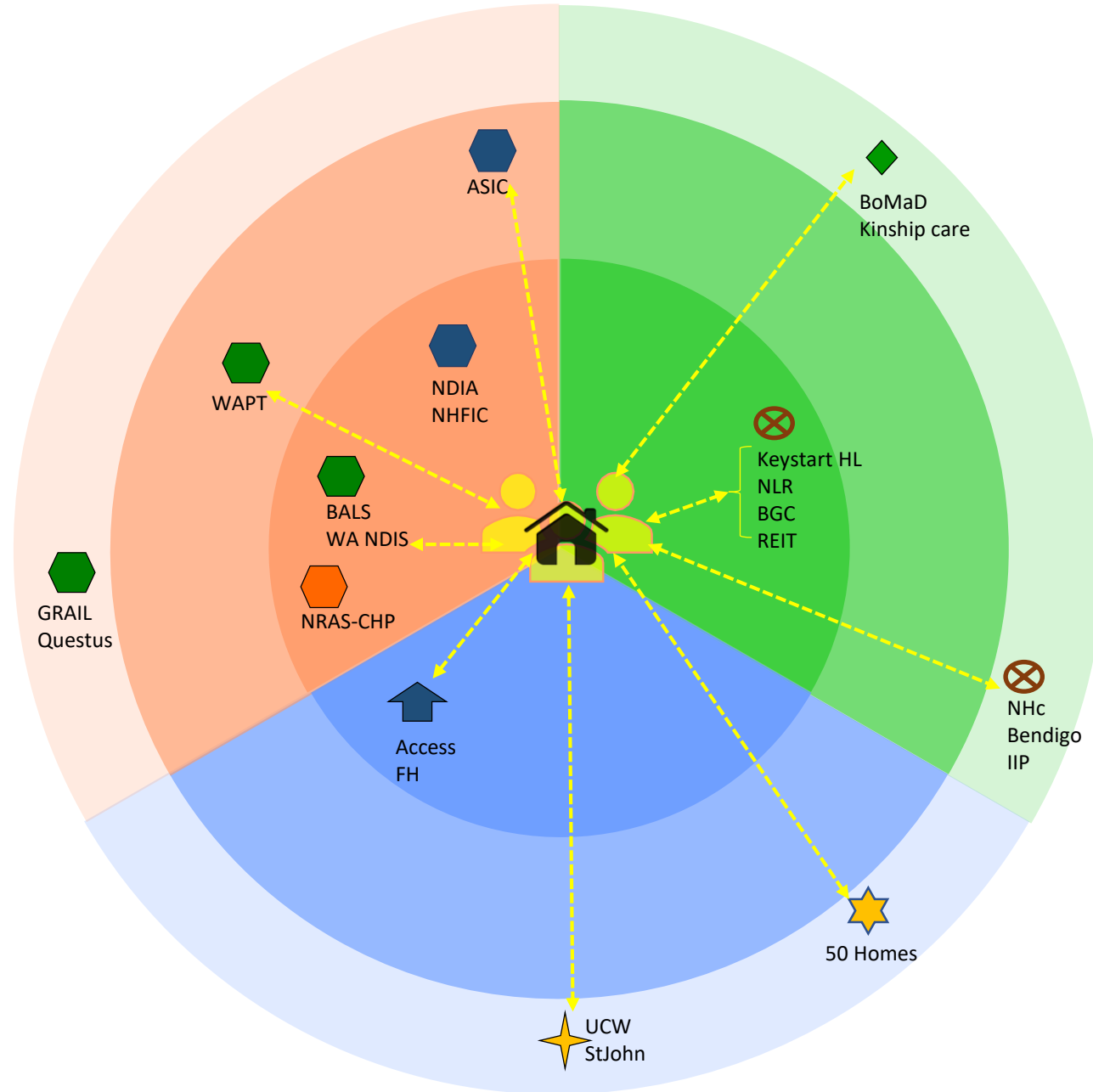
Arrow head indicates direction of flow  
 Cross flow to person/family

NOTE 1.	NOTE2.	NOTE 3
AHURI	NHFIC	SHIP
AUDRC	NPRH	WA DoF
CSIUWA	NHHA	Landcorp
	DSS(NRAS)	WA NDIS
		LW
		NWAHF

Refer to acronym listing for full titles

SECTOR	RELATIONSHIP TO FOCAL		
	Primary	Secondary	Tertiary
GOVERNMENT			
INDUSTRY			
COMMUNITY			

# ELEMENT 3 - FINANCING



## GROUP LEGEND

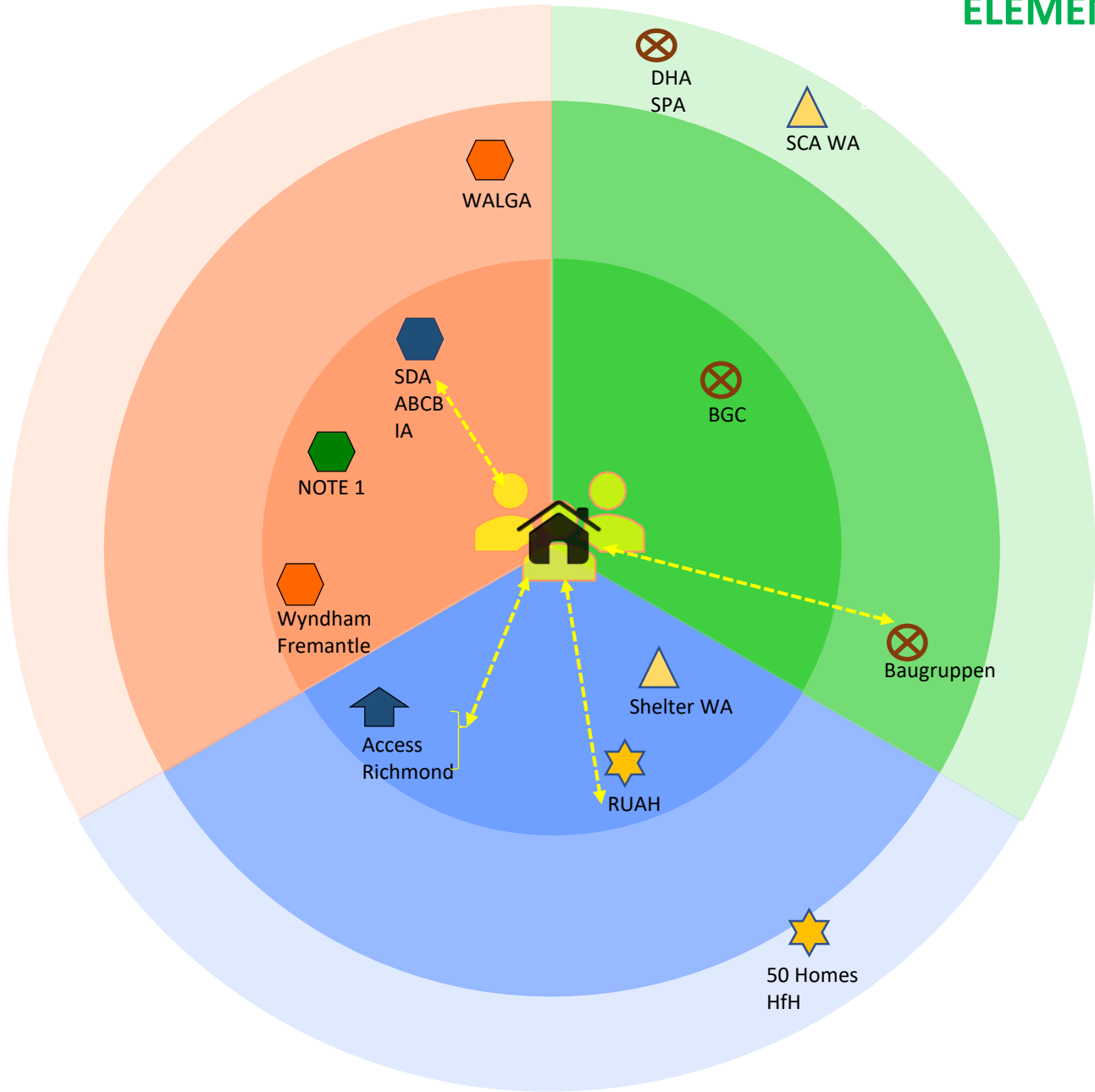
- Person/Family
- WA Dept. Communities (Focal)
- Commonwealth Government
- State Government
- Local Government (e.g.)
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- Advocates (e.g.)
- Community Housing Providers (e.g.)
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- Industry (e.g.)
- Philanthropic (e.g.)
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Arrow head indicates direction of flow  
 Cross flow to person/family

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INDUSTRY			
COMMUNITY			

# ELEMENT 4 - PROCUREMENT AND DELIVERY



**GROUP LEGEND**

- Person/Family
- WA Dept. Communities (Focal)
- Commonwealth Government
- State Government
- Local Government (e.g.)
- Peak / Industry Association (e.g.)
- Advocates (e.g.)
- Community Housing Providers (e.g.)
- Not-for-Profit Providers (e.g.)
- Research (e.g.)
- Industry (e.g.)
- Philanthropic (e.g.)
- Informal (e.g.)

**NOTE 1**

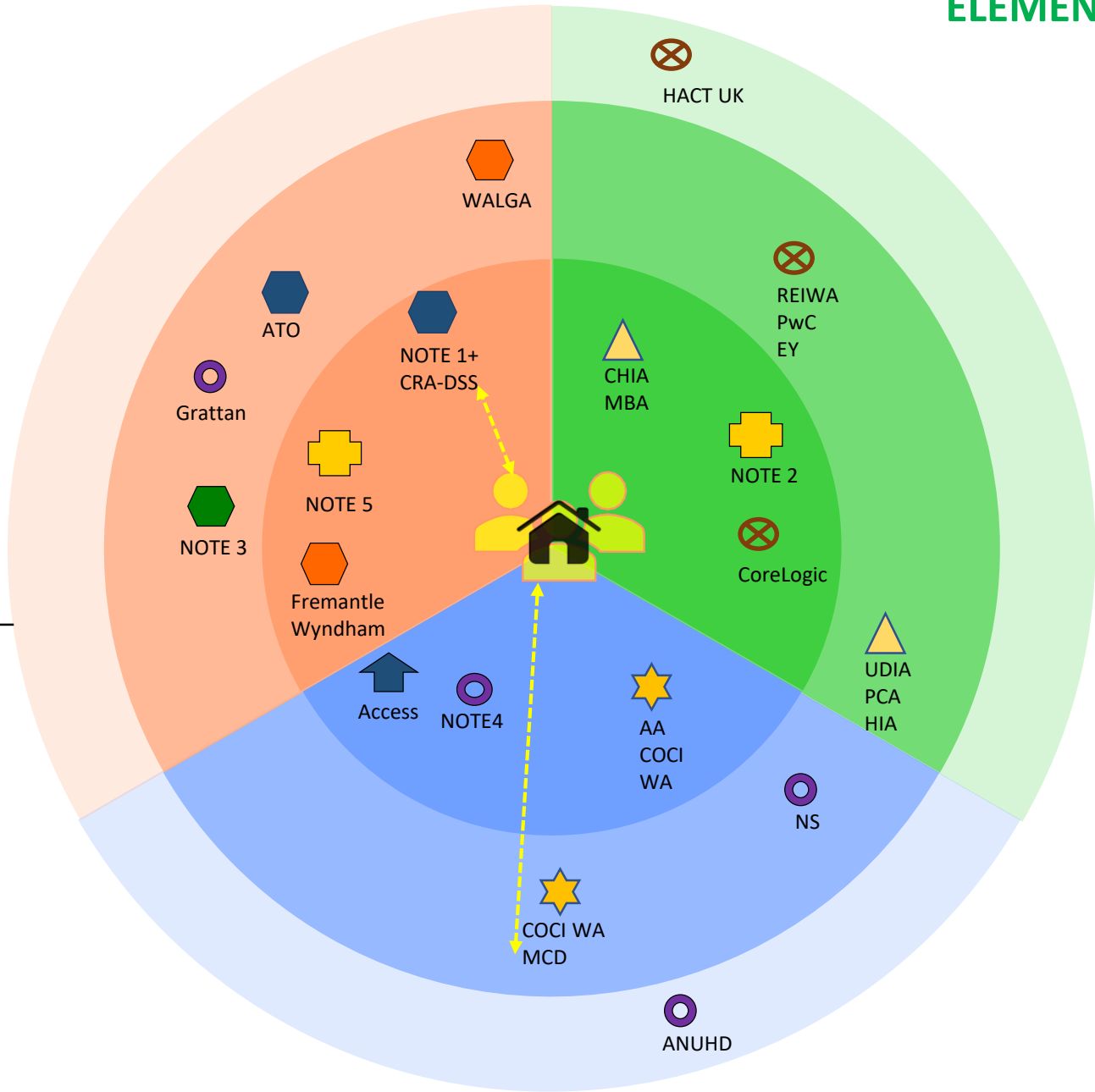
- DPIRD
- NWAHF
- MRA
- Metronet
- Landcorp
- ALT

Refer to acronym listing for full titles

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GOVERNMENT			
INDUSTRY			
COMMUNITY			

Arrow head indicates direction of flow  
 Cross flow to person/family

# ELEMENT 5 - METRICS, INDICATORS AND DATA



**GROUP LEGEND**

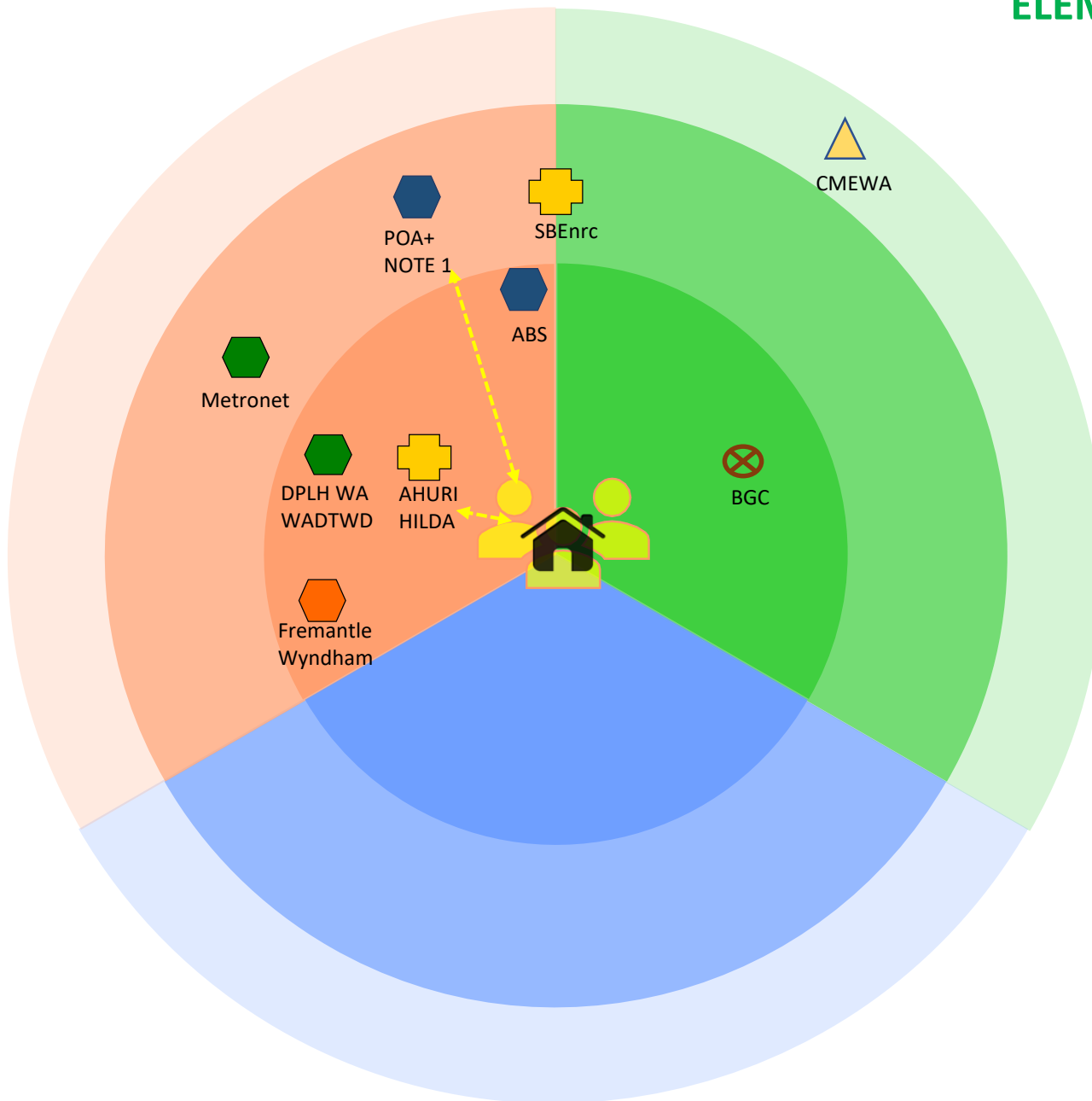
- Person/Family
  - WA Dept. Communities (Focal)
  - Commonwealth Government
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  - Research (e.g.)
  - Industry (e.g.)
  - Philanthropic (e.g.)
  - Informal (e.g.)
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NOTE 1	NOTE 2	NOTE 3	NOTE 4	NOTE 5
ABS	CSI UWA	DATA	Shelter WA	AURIN
AIWH	CIA	WA	WACOSS	HILDA
PC-	BCEC	HIFG		
Treasury		TKI		
NAHA		DoMIRS		
DHA		RSRU		
NDIA		DLGSCI		
DHA		MHC		
AIFS				

Refer to acronym listing for full titles

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<b>INDUSTRY</b>			
<b>COMMUNITY</b>			





**GROUP LEGEND**

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- Local Government (e.g.)
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- Advocates (e.g.)
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 Cross flow to person/family

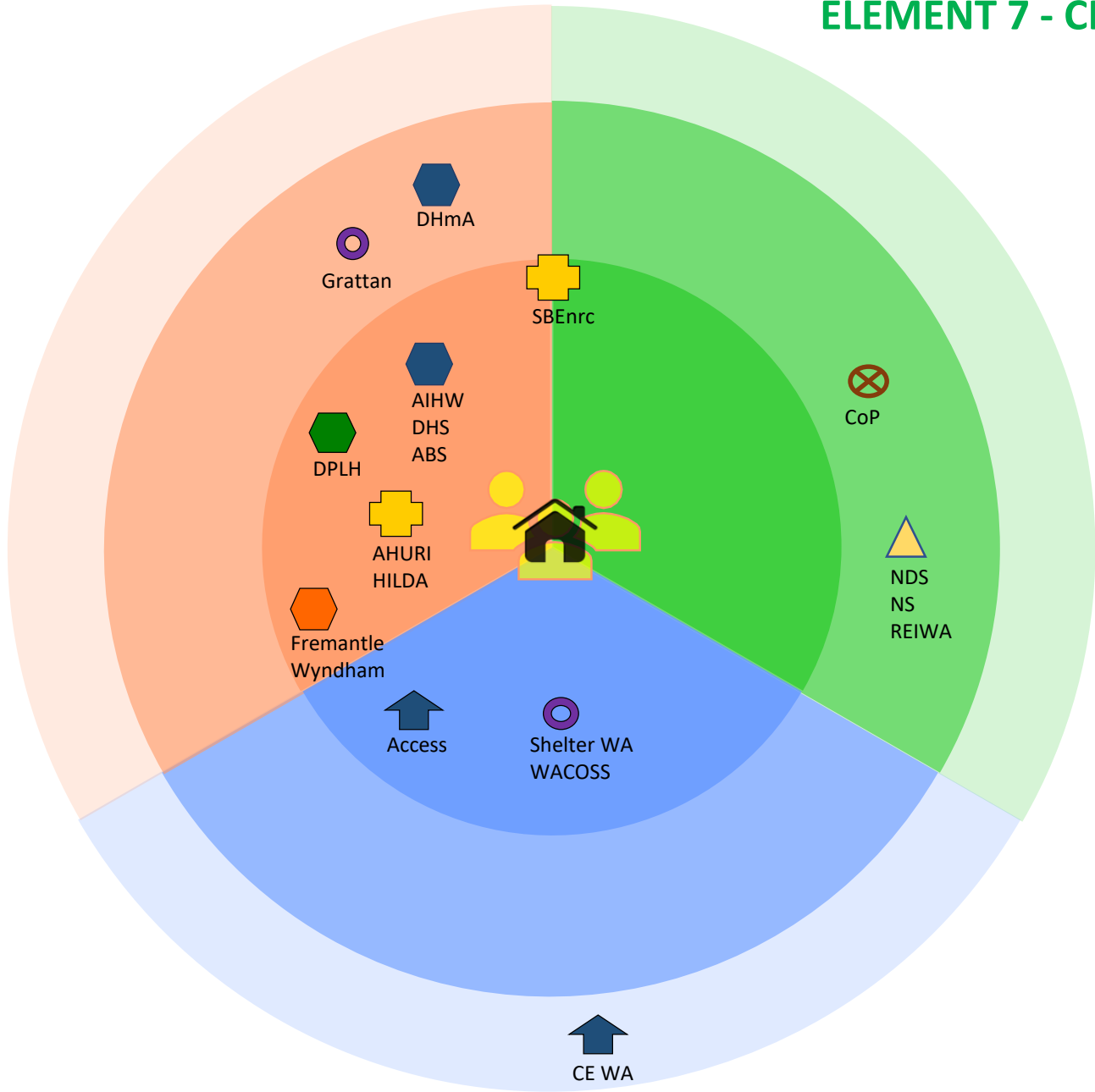
**NOTE 1**

CRA  
ATO  
Centrelink

Refer to acronym listing for full titles

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INDUSTRY			
COMMUNITY			

# ELEMENT 7 - CHANGING DEMOGRAPHICS

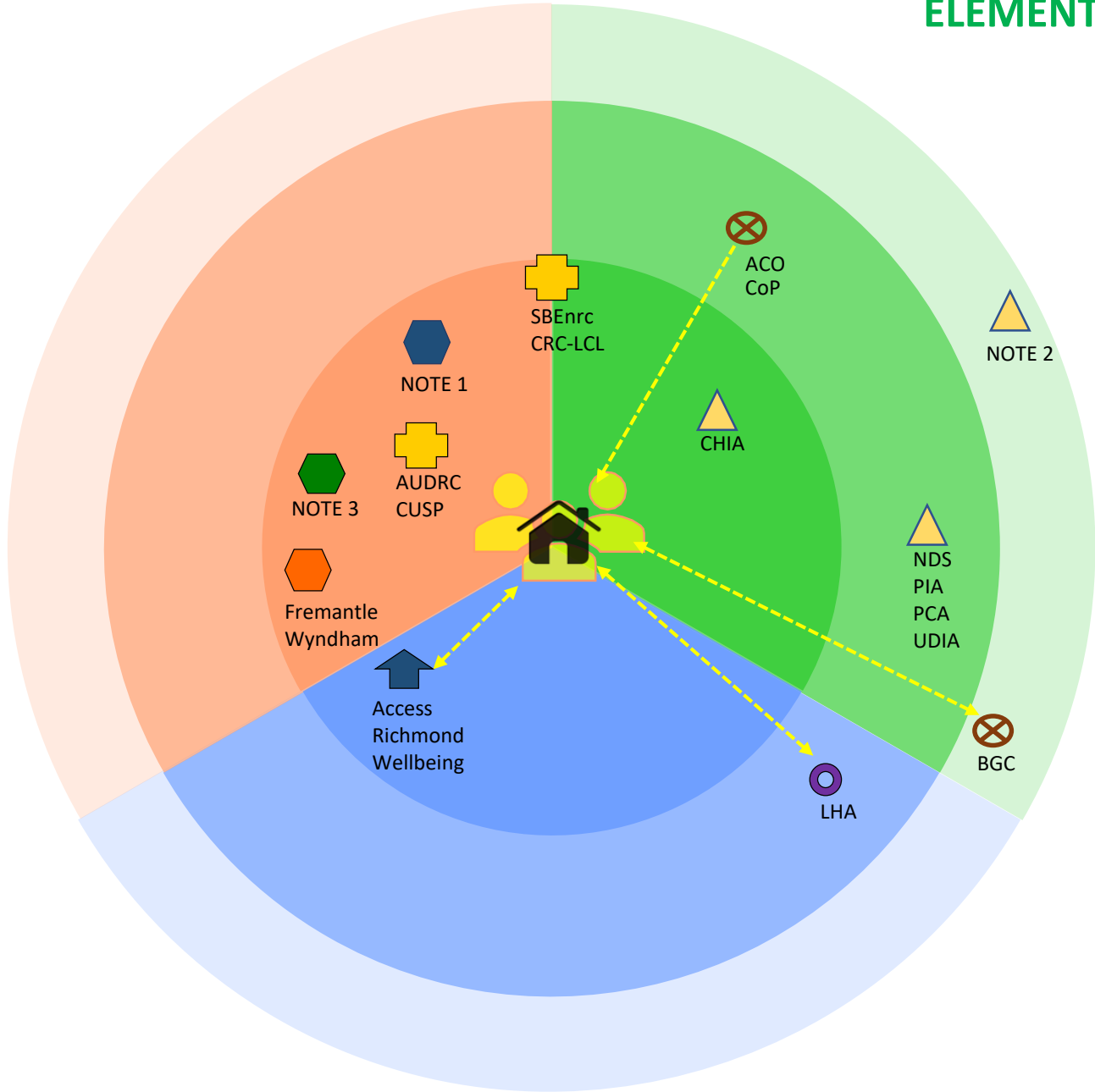


**GROUP LEGEND**

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  - WA Dept. Communities (Focal)
  - Commonwealth Government
  - State Government
  - Local Government (e.g.)
  - Peak / Industry Association (e.g.)
  - Advocates (e.g.)
  - Community Housing Providers (e.g.)
  - Not-for-Profit Providers (e.g.)
  - Research (e.g.)
  - Industry (e.g.)
  - Philanthropic (e.g.)
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**GROUP LEGEND**

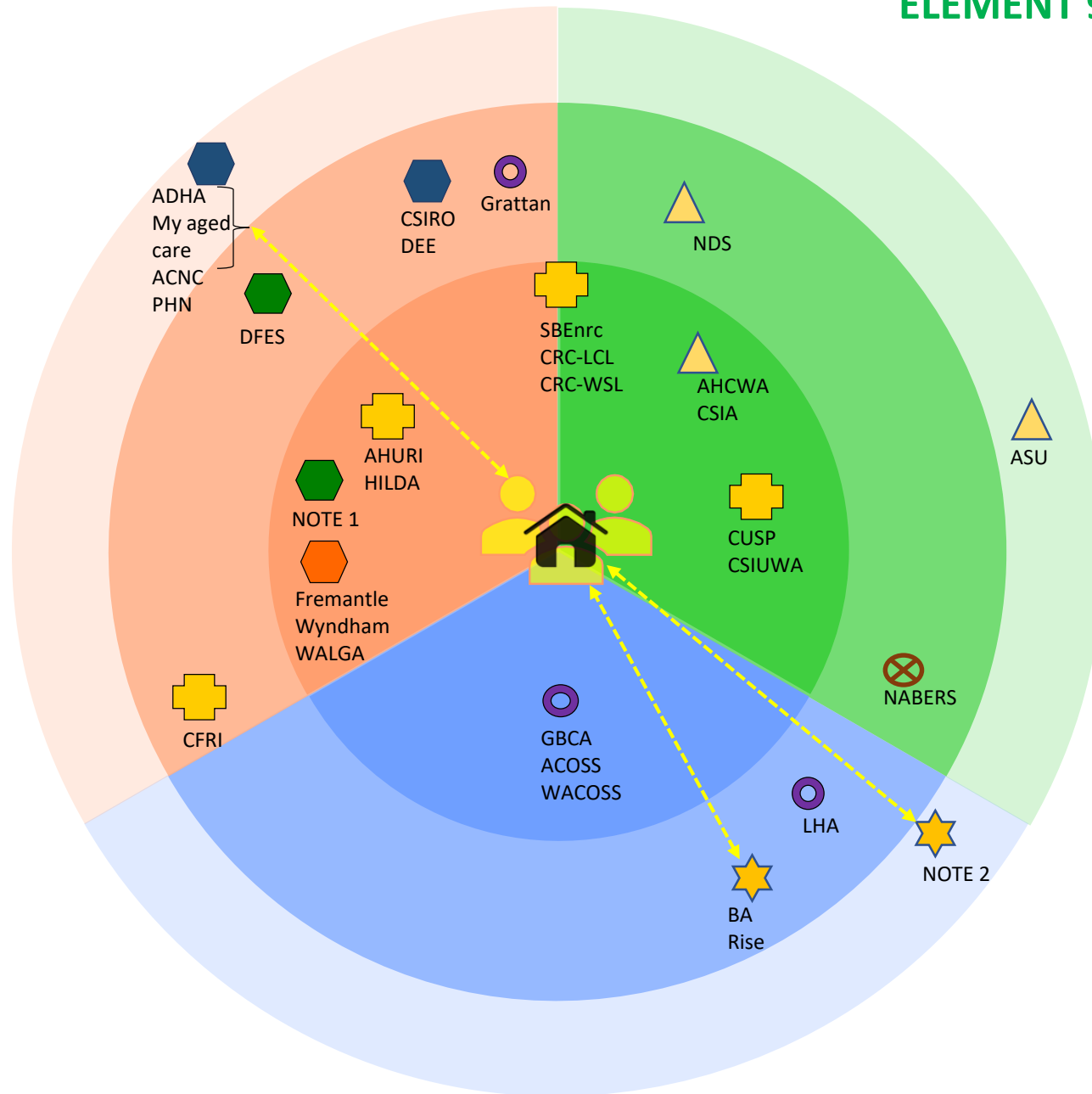
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- WA Dept. Communities (Focal)
- Commonwealth Government
- State Government
- Local Government (e.g.)
- Peak / Industry Association (e.g.)
- Advocates (e.g.)
- Community Housing Providers (e.g.)
- Not-for-Profit Providers (e.g.)
- Research (e.g.)
- Industry (e.g.)
- Philanthropic (e.g.)
- Informal (e.g.)

Arrow head indicates direction of flow  
 Cross flow to person/family

NOTE 1	NOTE 2	NOTE 3
ABCB	MBA	DPLH
DSS	AIA	MRA
DHS	EA	Metronet
AIFS	BDAA	LandCorp
DSS	HIA	

Refer to acronym listing for full titles

SECTOR	RELATIONSHIP TO FOCAL		
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**GROUP LEGEND**

- Person/Family
- WA Dept. Communities (Focal)
- Commonwealth Government
- State Government
- Local Government (e.g.)
- Peak / Industry Association (e.g.)
- Advocates (e.g.)
- Community Housing Providers (e.g.)
- Not-for-Profit Providers (e.g.)
- Research (e.g.)
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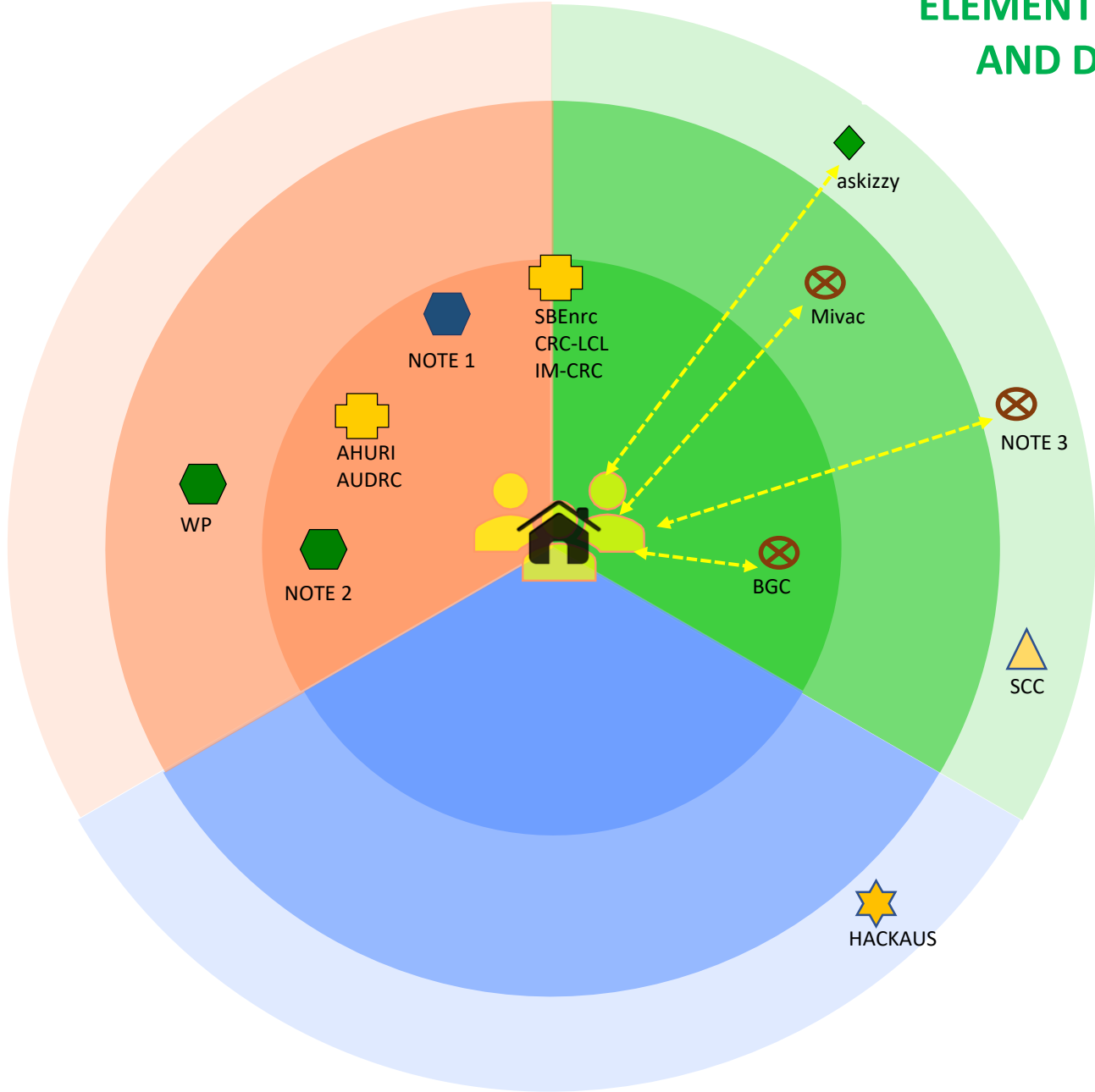
Cross flow to person/family

NOTE 1	NOTE 2
WADEE	Home Care
LandCorp	Assist
DPLH	OSA
	CarersWA
	Centacare

Refer to acronym listing for full titles

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GOVERNMENT			
INDUSTRY			
COMMUNITY			

# ELEMENT 10 - INTEGRATED, SHARED AND DISRUPTIVE TECHNOLOGIES



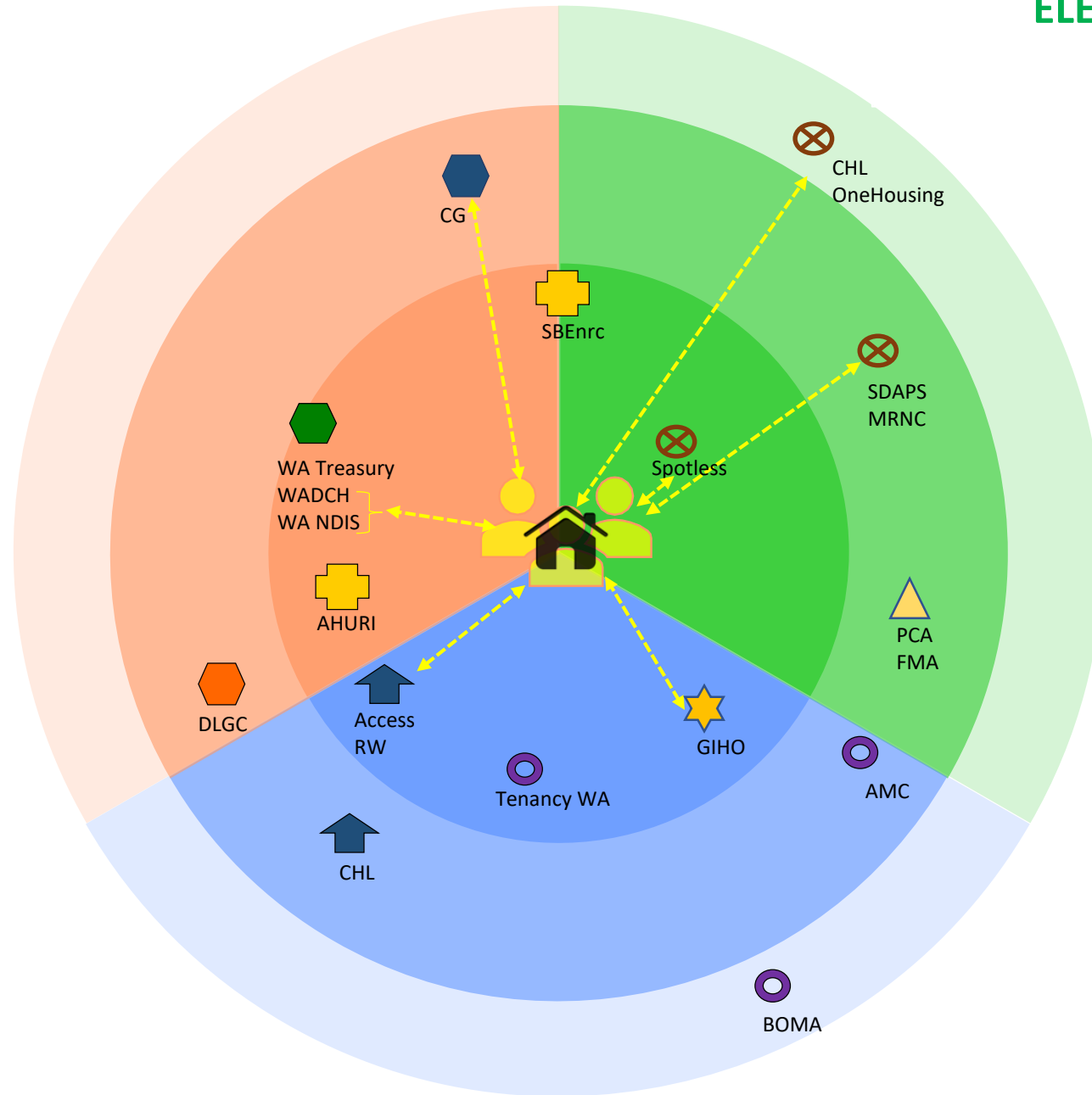
**GROUP LEGEND**

- Person/Family
  - WA Dept. Communities (Focal)
  - Commonwealth Government
  - State Government
  - Local Government (e.g.)
  - Peak / Industry Association (e.g.)
  - Advocates (e.g.)
  - Community Housing Providers (e.g.)
  - Not-for-Profit Providers (e.g.)
  - Research (e.g.)
  - Industry (e.g.)
  - Philanthropic (e.g.)
  - Informal (e.g.)
- Arrow head indicates direction of flow
- Cross flow to person/family

NOTE 1	NOTE 2.	NOTE 3
DTA	Digital WA	New Lab-FOAM
PC-Treasury	Synergy	Drive my car
ATIC	WGV	Wattblock
DIRDC	Landcorp	Airbnb
CSIRO	DOT	

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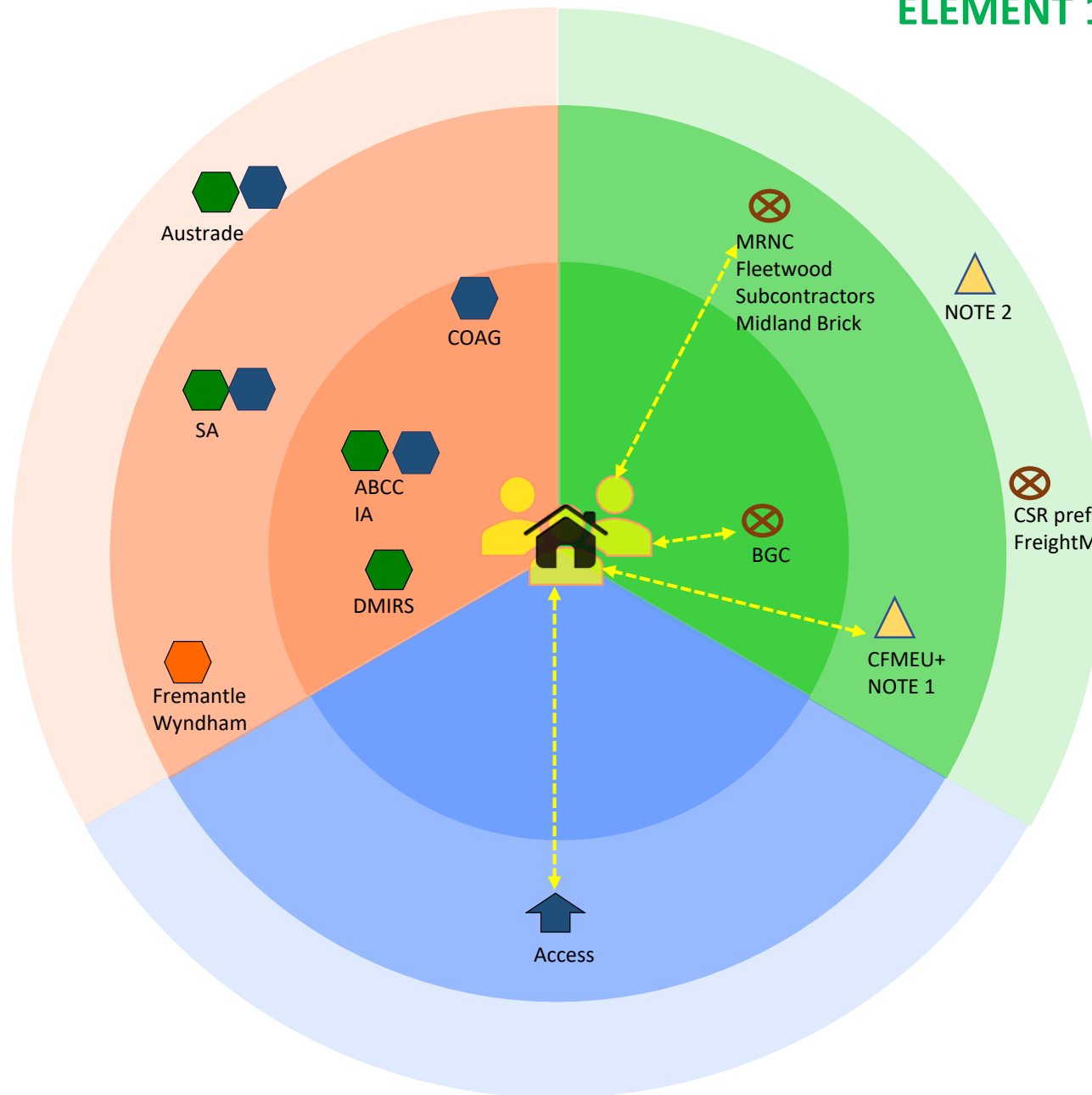
### GROUP LEGEND

- Person/Family
- WA Dept. Communities (Focal)
- Commonwealth Government
- State Government
- Local Government (e.g.)
- Peak / Industry Association (e.g.)
- Advocates (e.g.)
- Community Housing Providers (e.g.)
- Not-for-Profit Providers (e.g.)
- Research (e.g.)
- Industry (e.g.)
- Philanthropic (e.g.)
- Informal (e.g.)

Arrow head indicates direction of flow  
 Cross flow to person/family

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INDUSTRY			
COMMUNITY			

# ELEMENT 12 - HOUSING PRODUCTION SUPPLY CHAIN



## GROUP LEGEND

- Person/Family
- WA Dept. Communities (Focus)
- Commonwealth Government
- State Government
- Local Government (e.g.)
- Peak / Industry Association (e.g.)
- Advocates (e.g.)
- Community Housing Provider
- Not-for-Profit Providers (e.g.)
- Research (e.g.)
- Industry (e.g.)
- Philanthropic (e.g.)
- Informal (e.g.)

Arrow head indicates direction of flow  
 Cross flow to person/family

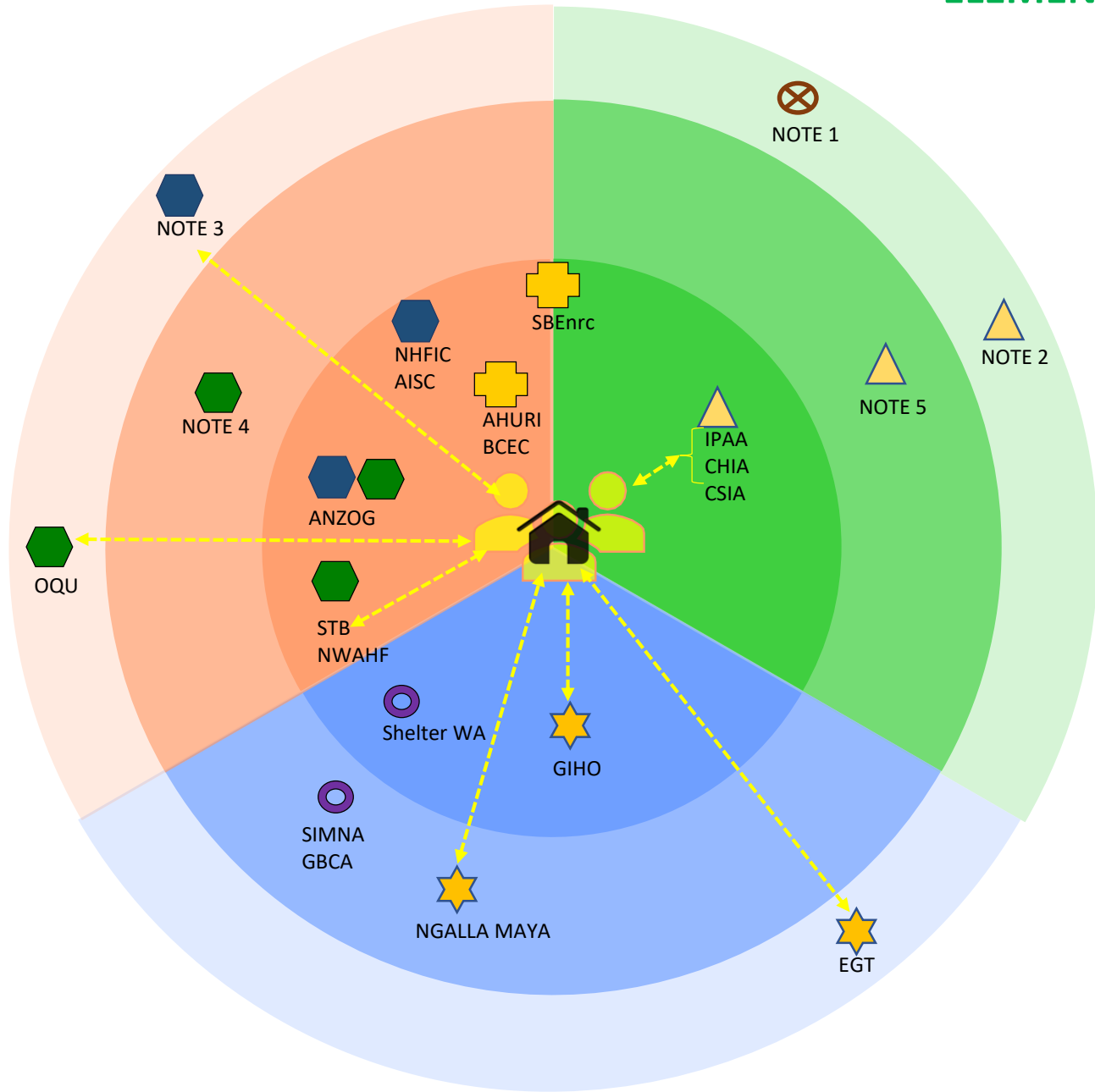
### NOTE 1      NOTE 2

- |     |               |
|-----|---------------|
| PCA | TABMA         |
| MB  | CIA           |
| AIA | AMGC          |
| EA  | ASSDA         |
| HIA | prefabAUS     |
|     | FreightMatch  |
|     | ABIMAB        |
|     | SA            |
|     | MA            |
|     | SubA          |
|     | BuildingSMART |

Refer to acronym listing for full titles

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GOVERNMENT			
INDUSTRY			
COMMUNITY			

# ELEMENT 13 - SKILLS, KNOWLEDGE AND CAPACITY BUILDING



**GROUP LEGEND**

- Person/Family
  - WA Dept. Communities (Focal)
  - Commonwealth Government
  - State Government
  - Local Government (e.g.)
  - Peak / Industry Association (e.g.)
  - Advocates (e.g.)
  - Community Housing Providers (e.g.)
  - Not-for-Profit Providers (e.g.)
  - Research (e.g.)
  - Industry (e.g.)
  - Philanthropic (e.g.)
  - Informal (e.g.)
- Arrow head indicates direction of flow
- Cross flow to person/family

NOTE 1	NOTE 2	NOTE 3	NOTE 4	NOTE 5
TABMA	PH	ATA	MHC	NDS
ASSIDA	AIA	Curtin	DTWFD	AHI
CIA	EA	AA	TAFE WA	PCA
AMGC	BDAA	AASN		PIA
MA	HIA			
	MBA			
	MA			
	REIWA			

Refer to acronym listing for full titles

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INDUSTRY			
COMMUNITY			



## NETWORK PARTICIPANTS SUMMARY Page 1 of 2

AA - Australian Apprenticeships  
AASN - Australian Apprentices Support Network  
ABCB - Australian Building Codes Board  
ABCC - Commonwealth Department of Jobs and Innovation - Australian Building and Construction Commission  
ABS - Australian Bureau of Statistics  
ACNC - Australian Charities and Not-For-Profit Commission  
ACO- Aged Care Online  
ACOSS - Australian Council of Social Services  
ADHA - Australian Digital Health Agency  
AET - Australian Executive Trustees  
AHCWA - Aboriginal Health Council of WA  
AHI - Australian Housing Institute  
AHURI - Australian Housing and Urban Research Institute  
AIA - Australian Institute of Architects  
AIFS - Australian Institute of Family Studies  
AIHW - Australian Institute of Health and Welfare  
AISC - Australian Industry and Skills Committee  
ALT - Aboriginal Lands Trust  
AMC - Asset Management Council  
AMGC - Advanced Manufacturing Growth Centre  
ANUHD - Australian Network for Universal Housing Design  
ANZOG - Australian and New Zealand School of Government  
ASIC - Australian Securities and Investment Commission  
ASSDA - Australian Stainless Steel Development Association  
ASU - Australian Services Union  
ATO - Australian Taxation Office  
AUDRC - Australian Urban Design Research Centre  
Austrade - Trade and Investment Commission  
BA - Bioregional Australia  
BALS - Bond Assistance Loan Scheme  
BCEC - Bankwest Curtin Economics Centre  
BDAA - Building Designers Association of Australia  
BGC - BGC Australia  
BOMA - Building Owners and Managers Association International  
BoMaD - Bank of Mum and Dad  
bSA - BuildingSMART

CarersWA - Carers Assn of WA  
CCA - Community Council for Australia  
CE WA - Catholic Education WA  
CFMEU - Construction, Forestry, Maritime, Mining and Energy Union  
CFRI - City Futures Research Institute UNSW  
CG - Carer Gateway  
CHIA - Community Housing Industry Association  
  
CHL-Community Housing Ltd  
CIA - Concrete Institute of Australia  
CMEWA - The Chamber of Minerals and Energy WA  
COAG - Council of Australian Governments  
COCIWA - Chamber of Commerce and Industry WA  
CoP - Committee for Perth  
COTA - Council for the Aging  
CRA - Commonwealth Rent Assistance  
CRC-WSL - Cooperative Research Centre for Water Sensitive Living  
CRC-LCL - Cooperative Research Centre for Low Carbon Living  
CSIA - Community Services Industry Alliance  
CSIRO - Commonwealth Scientific and Industrial Research Organisation  
CSIUWA - Centre for Social Impact UWA  
CTF - Construction Training Fund  
Curtin - Curtin University  
CUSP - Curtin University Sustainability Policy Institute  
DEE - Department of Environment and Energy  
DFES - Department of Fire and Emergency Management  
DHma - Department of Home Affairs  
DHA - Defence Housing Australia  
DHS - Department of Human Services  
DIRDC - Department of Infrastructure, Regional Development and Cities  
DLGC - WA Government Department of Local Government and Communities  
DLGSCI - WA Department of Local Government Sport and Cultural Industries  
DMIRS - WA Dept. of Mines, Industry Regulation and Safety  
DOT - Department of Transport  
DPIRD - Department of Primary Industries and Regional Development  
DPLH - WA Department of Planning, Lands and Heritage  
DSS - Department of Social Services  
DTA - Digital Transformation Agency  
DTWFD - Department of Training and Workforce Development

## NETWORK PARTICIPANTS Page 2 of 2

EA - Engineers Australia  
EGT - Electrical Group Training  
EIM NRAS and CHP - Equity investment model + NRAS - CHP model  
EY - Ernst & Young  
FMA - Facility Management Association  
FH-Foundation Housing  
GBCA - Green Building Council of Australia  
GIHO - Goldfields Indigenous Housing Organisations  
HfH - Habitat for Humanity  
HIA - Housing Industry Association  
HIFG - Housing Industry Forecasting Group  
HILDA -Household, Income and Labour Dynamics in Australia  
IA - Infrastructure Australia  
IIP - Insurance Injury Payment  
IPAA - Institute of Public Administration Australia  
IWA - Infrastructure WA  
KC- Kinship care  
LHA - Liveable Housing Australia  
LPEP -Liberal Party Election Platform  
LW - Lotterywest  
MA - Manufacturing Australia  
MBA - Master Builders Australia  
MCD – My community data  
MHC -Mental Health Commission  
MRA - Metropolitan Redevelopment Authority  
MRNC - Murray River North Construction  
NAHA - National Housing & Homelessness Agreement  
NCAFP - National Congress of Australia's First Peoples  
NDIA - National Disability Insurance Agency  
NDS - National Disability Services  
NHFIC - National Housing and Finance Investment Corporation  
NHc - National Housing Co.  
NLR - Now Living Realty  
NPRH - National Partnership on Remote Housing  
NRAS - National Rental Affordability Scheme  
NS - National Shelter  
NWAHF - North West Aboriginal Housing Fund  
OQU - Overseas Qualification Unit  
OSA - OrangeSky Australia

PCA - Property Council of Australia  
PC - Productivity Commission  
PHN - Primary Health Networks  
PH - Power Housing  
PIA - Planning Institute of Australia  
PMC - Department of Prime Minister and Cabinet – Indigenous Affairs  
PoA - Parliament of Australia  
PRBP - Private Rental Brokerage programs  
PwC - PricewaterhouseCoopers  
RBA - Reserve Bank of Australia  
REIT-Real Estate Investment Trusts  
REIWA - Real Estate Institute of WA  
RSRU - Regional Services Reform Unit  
RW - Richmond Wellbeing  
SA - Standards Australia  
SBEnrc - Sustainable Built Environment National Research Centre  
SCA WA -Strat Community Association  
SCC - Smart Cities Council  
SDA - Specialist Disability Accommodation  
SDAPS - SDA Property Solutions  
SDA - Specialist Disability Accommodation  
SHIP - Assisted Rental Pathways Pilot  
SIMNA - Social Impact Measurement Network of Australia  
STB - State Training Board  
SubA - Subcontractors Alliance  
SVA - Social Ventures Australia  
StJohn - St John of God Horizon House  
TABMA - Timber and Building Materials Association  
TSA -TrainSmart Australia  
UCW - UnitingCare West  
UDIA - Urban Development Institute of Australia  
WA DoF - WA Department of Finance  
WA NDIS - WA National Disability Insurance Scheme  
WACOSS - WA Council of Social Service  
WADCH - WA Department of Communities, Housing  
WADEE - WA Department of Environment and Energy  
WALGA - WA Local Government Association  
WAPT - WA Public Trustee  
WGV - White Gum Valley  
WP - Western Power

## Core Partners



## Project Affiliates

Access Housing WA - Common Ground Qld – Community Housing Industry Association - Keystart Home Loans – National Affordable Housing Consortium - Rowlinson Architects - Victorian Social Housing & NDIS Reform Group

Mapping the social and affordable housing network:

<http://sbenrc.com.au/research-programs/1-61/>

Procuring Social and Affordable Housing:

<http://sbenrc.com.au/research-programs/1-54/>

Valuing Social Housing:

<https://sbenrc.com.au/research-programs/1-41/>

Rethinking Social Housing:

<http://sbenrc.com.au/research-programs/1-31/>

<https://twitter.com/DrJAKraatz>

**THANK YOU**