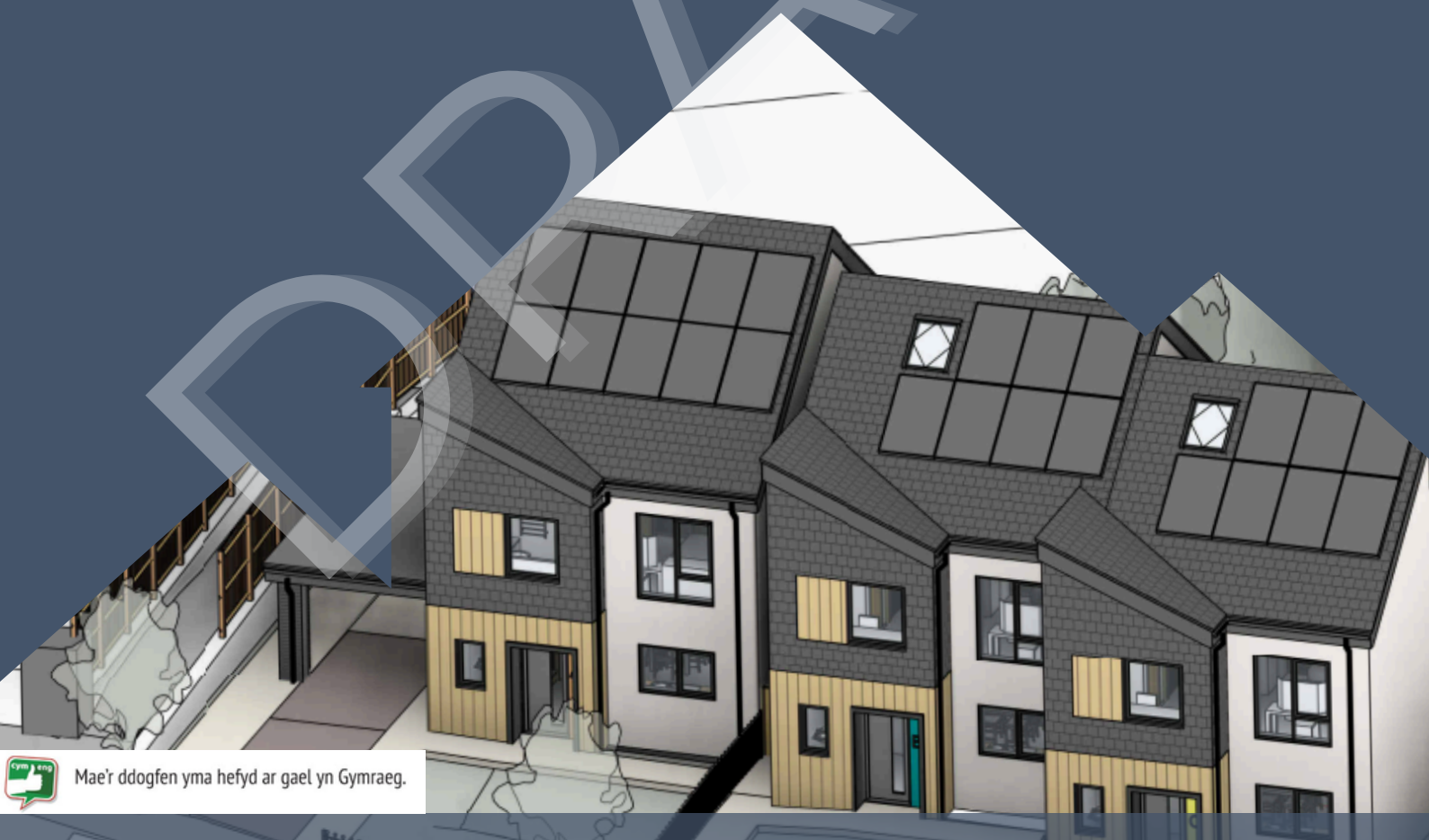


Cyngor Gwynedd Housing Action Plan

2020/21 - 2028/29

Reviewed 2024/25



Mae'r ddogfen yma hefyd ar gael yn Gymraeg.

With delivery support from the
Gwynedd Housing Partnership:

Adra



ClwydAlyn



Grŵp Cynefin
Mwy na thai • More than housing



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Dôl Sadler, Dolgellau, part of scheme 1a – Supported Housing





FOREWORD



Getting access to a suitable, affordable, quality home is a basic right for every person, and that is what is at the heart of the Cyngor Gwynedd Housing Action Plan.

With the Plan now in operation for over four years, we are pleased to say that over 7,764 Gwynedd residents have seen the Plan's positive impact on their housing situation. However the world is a different place to 2020/21, therefore it's timely that we review fully the Plan in its entirety to ensure that it still meets the demand before us today and for tomorrow.

Of course, the purpose of the Housing Action Plan continues to be the same - our goal is to ensure local people are able to access suitable, affordable, quality homes in their communities. We continue to do this in many ways, including purchasing properties and land, bringing empty homes back into use, building new homes, and innovative and ambitious schemes such as the Gwynedd Homebuy Scheme and private sector leasing plans.

Following the latest revision, it's our pleasure to note that 380 more units will be produced, and a further investment of £76m available through sources such as the Council Tax Premium on Second Homes, as well as grants such as the Social Housing Grants and the Housing Support Grant.

We will continue to collaborate closely with our key partners including Welsh Government, and of course the Housing Associations active in Gwynedd. We wish to thank them for their support along this journey.

We are confident that this Plan offers many ways of supporting those in need here in Gwynedd, and we will continue to respond proactively to the situation over the coming years.

Paul Rowlinson

**COUN. PAUL
ROWLINSON**
CABINET MEMBER FOR
HOUSING AND
PROPERTY

Carys Fôn Williams

**CARYS FÔN
WILLIAMS**
HEAD OF
HOUSING AND
PROPERTY

our goal is to ensure
local people are able
to access suitable,
affordable, quality
homes in their
communities

A WORD FROM OUR HOUSING PARTNERS

The Adra logo consists of the word "Adra" in white, bold, sans-serif font, centered within a dark blue rounded rectangle.The ClwydAlyn logo features a stylized house icon with a green roof and a blue outline, positioned above the word "ClwydAlyn" in a blue, sans-serif font.The Grŵp Cynefin logo includes a circular icon with a blue and green design, followed by the words "Grŵp Cynefin" in a blue, sans-serif font.The Tai Gogledd Cymru logo shows a stylized house icon with a green roof and a blue outline, with the text "NORTH WALES HOUSING" and "TAI GOGLEDD CYMRU" in a small, blue, sans-serif font below it.

ADRA

Providing quality homes and ensuring communities thrive is an important priority to **Adra**.

We protect and promote the welfare of over 16,000 people in Gwynedd by managing over 6,500 homes and we have built 400 social and affordable houses within the county over the last few years. We intend to intensify our efforts to support people and communities in Gwynedd, collaborating closely with the Council and other partners to achieve this.

CLWYD ALYN

ClwydAlyn owns 6500 homes across North Wales, and employs 800 staff of whom circa 95% live in our region. We have a mission "to beat poverty" and this drives everything we do, including our work to end homelessness and to improve the health and well-being of people in North Wales; prioritising the ending of food and fuel poverty.

We provide registered care and nursing homes, extra care housing and homes and services to those experiencing homelessness, substance misuse and domestic violence. We also provide much needed rented housing and assisted home ownership.

We want to work collaboratively with Cyngor Gwynedd to reduce homelessness and provide more housing for the local population in the northern part of the County.

GRŴP CYNEFIN

Managing over 4,000 homes and employing more than 330 staff, **Grŵp Cynefin**'s vision is to make a positive difference to lives and communities.

With a will to providing quality homes which respond directly to the needs of local communities, our close and productive partnership with Cyngor Gwynedd is key to Grŵp Cynefin. Already, this good partnership has seen schemes come to fruition. Examples of these includes collaborating on the Dwyfor Pilot Scheme, our developments at Canol Cae, Penrhyndeudraeth and Harlech, our plans at Canolfan Lleu, Penygroes and Fron Deg, Caernarfon as well as the TACP capital scheme.

TAI GOGLEDD CYMRU

Founded in 1974, North Wales Housing provides homes and delivers services to over 2,700 households across North Wales. We understand the value and importance of a good home. Development is core to NWH's future vision. However we are about more than bricks and mortar; we are a regional market leader in vital areas such as supported housing, providing housing and services for vulnerable people including the homeless, people with drug and alcohol and mental health problems.

We are proud to be a partner with Cyngor Gwynedd, collaborating on social housing developments, as well as supported housing schemes which are so key to helping vulnerable people in Gwynedd.

1a Supported housing for the homeless schemes

A series of 'supported housing' developments to be able to house individuals, couples and families who face homelessness and require urgent temporary accommodation. This will allow us to avoid placing people in unsuitable accommodation (e.g. bed and breakfast) and enable us to provide the support required to assist them to develop skills to live independently. The support could be on site or mobile in nature.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Ensuring no one is homeless in Gwynedd

No. of units

83

No. of people who benefit

83

Investment*

£17m

**rounded*



Funding sources

CYNGOR GWYNEDD:

Asset Management Plan	£0.5m
Council Tax Premium Fund	£12.2m

SUBTOTAL £12.75m

ADDITIONAL:

Welsh Government	£2.95m
Adra	£1.3m

SUBTOTAL £4.25m

TOTAL: £17m

This scheme will be delivered by:



Grŵp Cynefin
Mwy na thai • More than housing



ENSURING NO ONE IS HOMELESS IN GWYNEDD

Supported housing for homeless young people

1b people

With the support of a regeneration grant from Welsh Government, we will remodel and upgrade the Nat West and GISDA building in Caernarfon to provide 4 flats for homeless young people (including one training flat to help young people to be able to live independently), relocating and redeveloping the existing café to create training and employment opportunities for the homeless, creation of a permanent suitable home for GISDA and the to create a space for multi-agency support for homeless young people.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Ensuring no one is homeless in Gwynedd

No. of
units

4

No. of people
who benefit

4

Investment*

£1.25m

*wedi'i dalgrynnu



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium
Fund

£485k

ADDITIONAL:

Welsh Government

£766k

TOTAL: £1.25m

This scheme will be delivered by:



GISDA

DARPARU CEFNOGAETH A CHYFLEOEDD I BOBL IFANC
PROVIDING SUPPORT AND OPPORTUNITIES FOR YOUNG PEOPLE

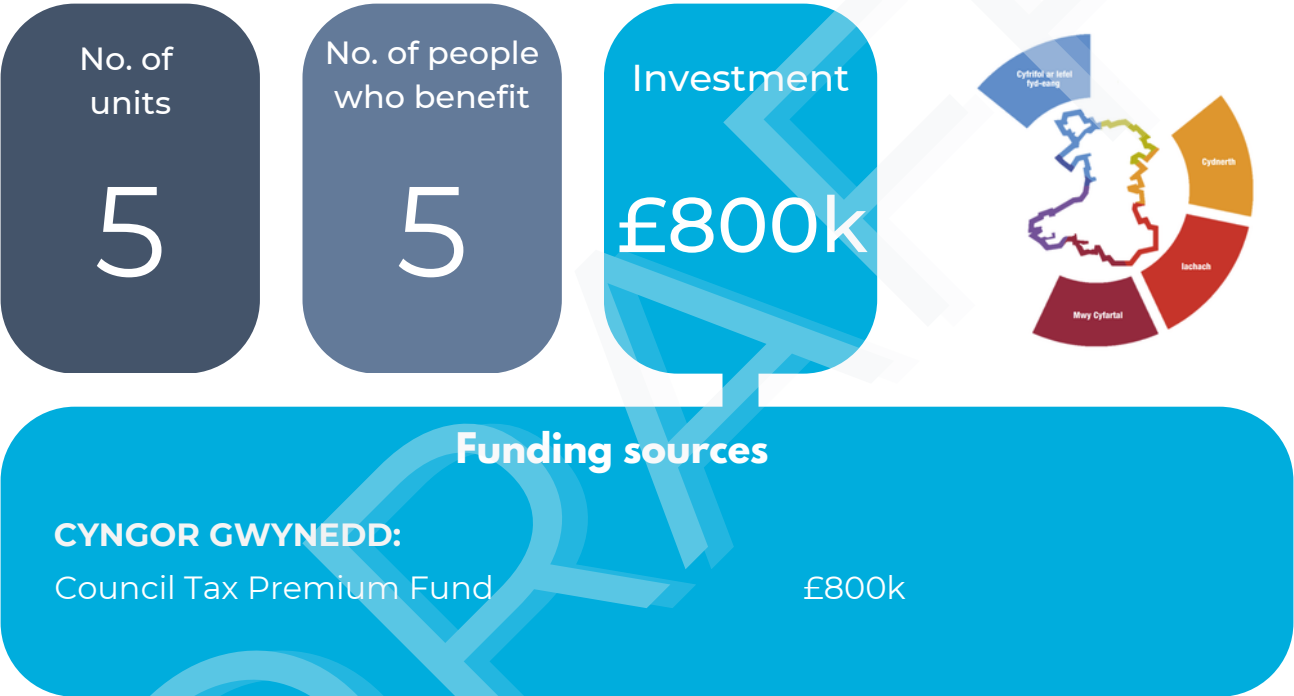
ENSURING NO ONE IS HOMELESS IN GWYNEDD

1c

Self contained units for individuals with intensive social needs

Housing some vulnerable individuals with intensive social and behavioural needs is very challenging and, as a result, we currently place them in unsuitable bed and breakfast accommodation. They receive intensive multi-agency support but suitable temporary self-serviced homes are required if they are going to be given an opportunity to be in a position where they can sustain a tenancy independently.

Link to priority fields in the Council Plan:
A HOMELY GWYNEDD: Ensuring no one is homeless in Gwynedd



This scheme will be delivered by:

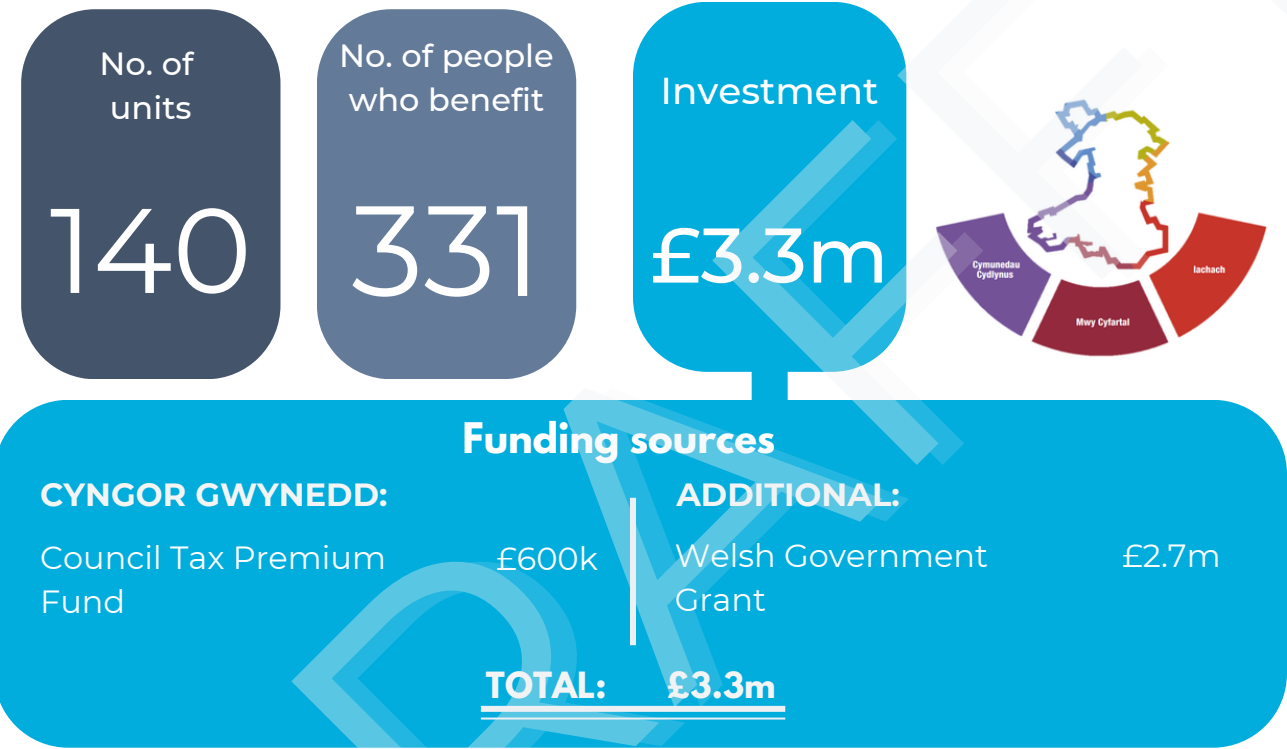


ENSURING NO ONE IS HOMELESS IN GWYNEDD

Support packages for private landlords to house homeless individuals

Our ability to house homeless individuals relies on the support of the Housing Associations and private landlords. Schemes such as the Leasing Scheme Wales allow us to offer a support package for private landlords encouraging them to offer a tenancy to local people in housing need, rather than letting them for short term periods or as holiday lets. This will give tenants confidence and give landlords assurance as to maintaining the tenancy for a fixed period of time.

[Link to priority fields in the Council Plan:](#)
A HOMELY GWYNEDD: Ensuring no one is homeless in Gwynedd



This scheme will be delivered by:

Gweithio gyda'n gilydd
i roi cartref diogel i bawb

ENSURING NO ONE IS HOMELESS IN GWYNEDD

1d Specialist mental health support

Supporting tenants to remain in their homes is an essential part of our strategy to prevent homelessness. If we cannot prevent homelessness, then we will need to further increase our accommodation options and provide more homes and support, which is costly. The percentage of tenancies under threat due to mental health matters is increasing every year and there is a need to increase the expertise within the team to assist these vulnerable individuals to avoid losing their tenancy.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Ensuring no one is homeless in Gwynedd

No. of
units

–

No. of people
who benefit

200

Investment

£730k



Funding sources

Housing Support Grant

£730k

This scheme will be delivered by:

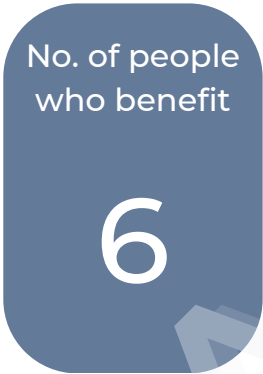
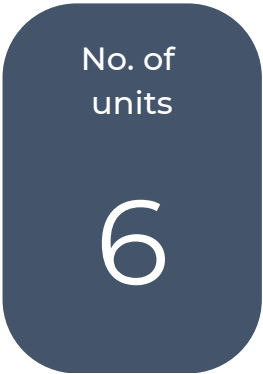


ENSURING NO ONE IS HOMELESS IN GWYNEDD

1dd Accommodation and extra support in Arfon

In order to place Gwynedd residents in suitable accommodation which is appropriate for their needs, we will develop accommodation and extra support in Arfon to meet the higher demand in the area. This will allow us to provide the necessary support for individuals, such as supporting them with developing independent living skills.

Link to priority fields in the Council Plan:
A HOMEY GWYNEDD: Ensuring no one is homeless in Gwynedd



Funding sources			
CYNGOR GWYNEDD:		ADDITIONAL:	
Council Tax Premium Fund	£600k	Welsh Government Grant	£218k
TOTAL:		£818k	

This scheme will be delivered by:



ENSURING NO ONE IS HOMELESS IN GWYNEDD

2a Supporting the Social Housing Developments Programme to maximise the number of units developed

The Social Housing Developments Programme managed by Cyngor Gwynedd through Welsh Government's Housing Support Grant is an essential part of our efforts to provide homes to Gwynedd residents in housing need. We will provide further support to the Programme to maximise the number of affordable homes developed in association with our Housing Partners, considering how to support extreme cases where obstacles have meant developments are delayed.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increase the housing supply for local people

No. of
units

700

No. of people
who benefit

2,500

Investment*

£57m

*rounded



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium
Fund

£1.2m

ADDITIONAL:

Social Housing Grant

£55.5m

TOTAL: £56.7m

This scheme will be delivered by:



2b Redevelop the Polish Care Home site in Penrhos

Work in partnership with the owners (Clwyd Alyn Housing Association) to ensure that the Polish Care Home in Penrhos receives significant investment to re-develop the existing 107 living units to high standard homes to local people, as well as a nursing home with 56 beds. We will work with the local community to ensure that the offering on the site is based on the local need and we will be concentrating initially on the care accommodation needs rather than general housing.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increase the housing supply for local people

No. of
units

107

No. of people
who benefit

176

Investment*

£7.7m

**rounded*



Funding sources

WELSH GOVERNMENT

Welsh Government Grant*
**phase 1*

£7.7m

This scheme will be delivered by:



ClwydAlyn

2c Buy to Let Scheme

The aim of the Buy to Let Scheme is to buy houses off the open market (including former social housing), repair and upgrade them as necessary in order to let them on an affordable rent to local residents in need of housing. Each purchase will be subject to an individual business case to ensure that the investment is recouped within 50 years.

Link to priority fields in the Council Plan:

A HOMELY GWYNEDD: Increase the housing supply for local people

No. of
units

100

No. of people
who benefit

300

Investment*

£26m

**rounded*



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium
Fund

£9.3m

ADDITIONAL:

Loan

£13.7m

Welsh Government

£3.1m

Grant

TOTAL: £26.1m

This scheme will be delivered by:



3a Tŷ Gwynedd - building our own homes

We know that one of the main challenges in the housing field is the inability of local people to purchase/rent their own homes in Gwynedd as they are too expensive. We will develop our own houses which will increase the housing stock in those communities where demand exists for purchasing or renting on intermediate rent. We will consider a suitable tenure to ensure the homes' affordability e.g. shared-equity or placing a charge on the title of the property. We will initially look at using Council-owned sites.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increase the housing supply for local people

No. of
units

90

No. of people
who benefit

330

Investment

£11m



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium Fund

£11m

This scheme will be delivered by:



SUPPORT GWYNEDD RESIDENTS TO OWN A HOME IN THEIR COMMUNITY

3c

Communicate and ac engage with communities to establish their housing needs

To ensure we respond to Gwynedd residents' needs, we will regularly share messages, and run engagement exercises with residents and communities according to the need. This will not prevent us from being able to commence/continue plans already on the work programme, however this will allow us to keep up with the demand and continue to keep information up-to-date to support our efforts in this field.

Link to priority fields in the Council Plan:

A HOMELY GWYNEDD:

- Ensuring no one is homeless in Gwynedd
- Increase the housing supply for local people

No. of units

—

No. of people who benefit

—

Investment

£150k



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium Fund

£150k

This scheme will be delivered by:



SUPPORT GWYNEDD RESIDENTS TO OWN A HOME IN THEIR COMMUNITY

3ch

Refusing applications to remove a local person condition on former 'Council houses'

Conditions of use on former Council houses sold under the Right to Buy scheme specify what use can be made of these properties for local people. Firm arrangements are in place to assess applications in order to stick to this goal, and to increase the opportunities for local people to have access to affordable homes. We will challenge any applications to lift the condition, and tackle any mis-using of the property to stick to the true intention, and to ensure that these houses are available to local people.

SUPPORT GWYNEDD RESIDENTS TO OWN A HOME IN THEIR COMMUNITY

[Link to priority fields in the Council Plan:](#)
A HOMELY GWYNEDD: Increase the housing supply for local people



This scheme will be delivered by:



3dd Empty Homes Schemes

Interventions to help the residents of Gwynedd to renovate empty houses to an acceptable standard of living. We will extend this scheme which has helped almost 150 first time buyers over the last two years to include any type of buyer, and also to include empty houses that used to be second homes. This widens the opportunities to bring an empty house back into use and increases the options for local people to live in their community.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increase the housing supply for local people

No. of
units

282

No. of people
who benefit

400

Investment*

£5.6m

**rounded*



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium
Fund

£4.78m

ADDITIONAL:

Welsh Government
Grant

£800k

TOTAL: £5.6m

This scheme will be delivered by:



SUPPORT GWYNEDD RESIDENTS TO OWN A HOME IN THEIR COMMUNITY

Extend the exemption period for paying Council tax on empty houses (main or sole house), giving first time buyers an additional year to complete essential restoration work before the house may be occupied, including cases where the exemption period has already been claimed by the former owners.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increase the housing supply for local people

No. of
units

120

No. of people
who benefit

120

Investment

£200k



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium Fund

£200k

This scheme will be delivered by:



A scheme to support local people to buy property on the open market in their community by bridging the difference between what they could afford and the house prices in the area. The scheme will be available to first time buyers or to those who cannot afford to buy a house that meets their needs. Loans can vary from between 10% and 50% of the property's value, depending on the applicant's circumstances. The Council will protect its investment against the property bought by either recovering it later and re-investing it in the next house, or keeping an element of the ownership forever.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increase the housing supply for local people

No. of
units

120

No. of people
who benefit

425

Investment

£11.5m



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium
Fund

£3m

ADDITIONAL:

Dwyfor Pilot / Welsh
Government

£8.5m

TOTAL: £11.5m

This scheme will be delivered by:



3ff Purchasing land for building in the future

We already own some sites with development potential which will enable us to execute schemes in some areas where the local needs are clear. We will also need to be prepared to respond quickly to opportunities to purchase suitable land for building in the right locations.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increase the housing supply for local people

No. of
units

—

No. of people
who benefit

—

Investment

£1.2m



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium Fund

£1.2m

This scheme will be delivered by:



SUPPORT GWYNEDD RESIDENTS TO OWN A HOME IN THEIR COMMUNITY

Supporting community regeneration schemes which provides units on intermediate rent, by offering grants towards adapting buildings into affordable living units. This would enable more people to stay within their communities and will support local developments.

Link to priority fields in the Council Plan:

A HOMELY GWYNEDD: Increase the housing supply for local people

No. of
units

12

No. of people
who benefit

12

Investment

£600k



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium Fund £600k

This scheme will be delivered by:



A service which responds to the host of applications from community groups asking for support to deliver renewable energy schemes and to improve the ability of Gwynedd residents to avoid fuel poverty. At present, our communities are missing out on opportunities to deliver schemes due to the lack of technical expertise and the need for support to draw up business cases. The service will be available to advise, help with business cases and grant applications and to run energy conservation projects. Direct the fees paid by the users of our energy procurement frameworks towards creating a fund to operate in this field

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Dealing with the energy cost crisis and fuel poverty

No. of
units

—

No. of people
who benefit

4,000

Buddsoddiad

£500k



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium Fund

£500k

This scheme will be delivered by:



4b Innovative Housing Pilot Scheme

Four pods for the homeless from Passivhaus technology, meaning that energy consumption will be extremely low. This is a Gwynedd scheme that is now being used across the country.

Link to priority fields in the Council Plan:

A HOMELY GWYNEDD:

- Ensuring that no-one is homeless in Gwynedd
- Dealing with the energy cost crisis and fuel poverty

No. of units

4

No. of people who benefit

4

Investment

£600k



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium Fund £300k

ADDITIONAL:

Welsh Government Grant £300k

TOTAL: £600k

This scheme will be delivered by:



A photo of one of the pods in Caernarfon

GWYNEDD HOMES THAT ARE ENVIRONMENTALLY FRIENDLY

5a Supported housing – children and youth

As part of the responsibility of a Corporate Parent, there is a current shortage in the number of homes available to offer to children and young people who leave our care. We will develop two houses that will be suitable to meet this need in the county, attempting to convert them into yn 4 purposeful units with support facilities as well.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increasing the supply of housing for local people

A CARING GWYNEDD: Developing training and work opportunities for individuals who need support

No. of
units

4

No. of people
who benefit

4

Investment

£4.15m



Funding sources

CYNGOR GWYNEDD:

Cyngor Gwynedd

£1.4m

ADDITIONAL:

Welsh Government
Grant

£2.75m

TOTAL: £4.15m

This scheme will be delivered by:



5b Extra care housing for the elderly

We will collaborate to identify the need for Extra Care homes across the county, aiming to provide up to 72 of living units according to the identified need.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increasing the supply of housing for local people

A CARING GWYNEDD: Modernising our care resources to meet future needs

No. of
units

72

No. of people
who benefit

72

Investment

£30m



Funding sources

Private investment £30m

This scheme will be delivered by:



GWYNEDD HOMES HAVING A POSITIVE INFLUENCE ON THE HEALTH AND WELLBEING OF PEOPLE IN THE COUNTY

5ch Supported Housing – adults with profound needs

Currently there are several adults with profound needs living in unsuitable placements across the county. The Adults, Health and Wellbeing Department could better support these individuals by purchasing up to 10 houses and recovering the investment through rented income and housing benefits. We will allocate an additional resource to modify the houses for the requirements of the users.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increasing the supply of housing for local people

A CARING GWYNEDD: Modernising our care resources to meet future needs

No. of
units

10

No. of people
who benefit

10

Investment

£500k



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium Fund £500k

This scheme will be delivered by:



In some cases, enabling a child to live at home with specialist care facilities mean that substantial adaptations need to be carried out in their houses. We will consider all solutions that could be practical for the residents of Gwynedd in such situations, be it by funding substantial adaptations, ensuring more specialist provision in new developments or purchasing/developing specialist houses ourselves if needed.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increasing the supply of housing for local people

A CARING GWYNEDD: Modernising our care resources to meet future needs

No. of
units

15

No. of people
who benefit

15

Investment

£1.2m



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium Fund

£1.2m

This scheme will be delivered by:



5dd Frondeg Home, Caernarfon

A new modern provision for adults with learning disabilities to replace the current provision in the Frondeg Home, which is unsuitable and coming to the end of its lifespan. The vast majority of the scheme is being funded by rental income.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increasing the supply of housing for local people

A CARING GWYNEDD: Modernising our care resources to meet future needs

No. of
units

20

No. of people
who benefit

20

Investment

–



This scheme will be delivered by:



Grŵp
Cynefin

5e Interest-free loans to improve housing conditions

A recycling fund to enable the provision of financial loans for local people on a low income to be able to deal with essential matters relating to condition so they can remain in possession of their homes.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increasing the supply of housing for local people

A CARING GWYNEDD: Supporting People's Well-being

No. of
units

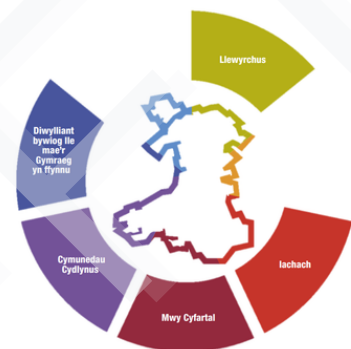
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No. of people
who benefit

35

Investment

£250k



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium Fund £250k

This scheme will be delivered by:



5f Home Safety

Fulfilling minor modification work (installing a handrail, small ramps, etc.) in order to make homes safe for residents to continue living independently for longer. We support approximately 800 people every year.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increasing the supply of housing for local people

A CARING GWYNEDD: Supporting People's Well-being

No. of
units

—

No. of people
who benefit

4,000

Investment

£800k



Funding sources

CYNGOR GWYNEDD:

Asset Management Plan

£800k

This scheme will be delivered by:



5ff Adaptations to make houses suitable homes for individuals with disabilities

Meet the Council's statutory responsibility to respond to applications for support to make various adaptations to the homes of individuals with disabilities in order to enable approximately 180 individuals per year to continue living independently in their homes.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increasing the supply of housing for local people

A CARING GWYNEDD: Supporting People's Well-being

No. of
units

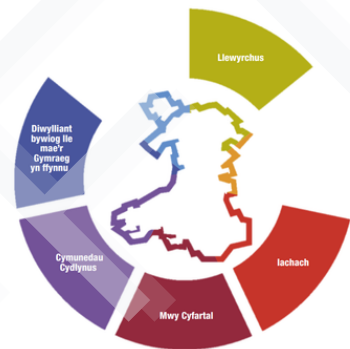
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No. of people
who benefit

900

Investment

£11.7m



Funding sources

CYNGOR GWYNEDD:

Asset Management Plan

£11.7m

This scheme will be delivered by:



5g The Council's Smallholdings Estate

Investing in our Smallholdings Estate is essential in order to protect the Estate for the future. The current Estate provides homes for 39 families, offering work opportunities and enriching rural communities. The Council collaborates with the tenants, investing in the homes (where needed), to raise standards, and ensure the Estate's viability to the future.

[Link to priority fields in the Council Plan:](#)

A HOMELY GWYNEDD: Increasing the supply of housing for local people

No. of
units

39

No. of people
who benefit

117

Investment

£2.1m



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium

£2.1m

This scheme will be delivered by:



GWYNEDD HOMES HAVING A POSITIVE INFLUENCE ON THE HEALTH AND WELLBEING OF PEOPLE IN THE COUNTY

6 One-stop shop for Housing matters

Providing a single access point for Gwynedd residents to gain specialist support with their housing needs. This will enable individuals to receive support for their housing enquiries in one place instead of having to search for support from multiple Council departments or multiple external bodies.

No. of
units

—

No. of people
who benefit

3,500

Investment

£480k



Funding sources

CYNGOR GWYNEDD:

Council Tax Premium Fund

£480k

This scheme will be delivered by:

