



Winter 2024

# news update

Merry  
Christmas  
to one and all!

# Group Chief Executive Welcome



## Welcome to the first edition of your Newsletter...

Firstly, I would like to wish all our customers a Merry Christmas and Happy New Year and a massive thank you to all our Board Members and staff for their time and commitment to Govan Housing Group as well as the Board members of the Govan HOME Team and the Water Row Company - for the dedication they provide in assisting us to continually keep 'Moving Govan Forward'.

This has been another busy year for Govan Housing Group, seeing the completion of our new Water Row Development as well the incorporation of the new Water Row Company.

We have continued to invest in our properties to ensure our customers' homes meet the relevant standards and we have large investment programmes planned to continue into 2025-26.

**Caron Quinn** *Group Chief Executive Officer*

# Development at Water Row Shortlisted for SURF Award!

We are delighted to confirm that Scotland's Regeneration Forum has shortlisted the Water Row development for a 2024 award in the 'Housing and Regeneration' category.



Scottish Government Minister for Employment and Investment, Tom Arthur announced the winners at an awards ceremony event on 5th December 2024. The winner was Kirkhope Steading in the Scottish Borders.

2024 marks 26 years of the SURF Awards programme, which celebrates best practice examples of community regeneration projects.

# Dog Fouling

**The Water Row Company are a team of dog lovers who welcome our residents having the opportunity to enjoy having appropriate pets in their home – with permission of course.**

However, it's important that residents with dogs are respectful of their neighbours and the development and ensure that dog fouling in and around the area, particularly the play park, is picked up and removed appropriately.

Recently, dog fouling in the play park area has been extremely problematic and has prevented necessary landscape maintenance being carried out. Not only does this impact on residents' ability to enjoy the area and

landscape maintenance being carried out, it also presents a significant cost for the Water Row Company to continually pay a private contractor to come and remove it.

This will ultimately impact on other services being delivered by the Water Row Company.

In an attempt to help prevent this occurring, we are in the process of arranging for a dog fouling / litter bin to be situated at development along with signage as a reminder that no dogs are allowed in the play park.



# Exciting New Businesses at Water Row!



We are delighted to confirm that fit out works within the 6 commercial units at the development will begin in early 2025 meaning that new businesses will be able to occupy the spaces in early Spring / Summer time.

The Water Row Company are working behind the scenes to secure the most appropriate businesses for the units and are excited about what this can bring to the area and the development!

We intend on holding a meeting with residents in early 2025 to provide further information on the commercial units and provide an opportunity to meet with our successful businesses.

## Parking and bins at the Water Row development

**Residents who do not hold an allocated parking bay are reminded not to park their vehicle within the development.**

The Water Row Company are obligated to remind residents of this due to the issues that the unauthorised parking is creating in terms of refuse collection and access for emergency service vehicles.

When vehicles are parked along either side of the development entrance and at the top of the entrance as per the attached example, this makes it challenging or impossible for large vehicles such as bin lorries and fire engines to enter and safely turn the vehicle.

Parking outside 1 Napier Road bin store prevents refuse collection as per the above example.

This has resulted in multiple missed bin collections impacting on the condition of the bin store areas. Additionally, when unauthorised parking results in missed bin collections, this is placing the development at higher risk of attracting vermin.

Most importantly however, unauthorised parking at the development is placing all residents in danger by preventing emergency service vehicles from entering in the event of a fire or other emergency.

Residents are also politely reminded that when using the disabled spaces, you must display your relevant disability parking badge.

The bin store area at your development is not a bulk uplift point. Only items placed inside the appropriate bins will be removed by Glasgow City Council.

If you require a collection of a large item / bulk uplift, please request this by visiting

<https://www.glasgow.gov.uk/article/1519/Collection-of-Bulky-Waste-Items>



# Glasgow City Council Visit to Water Row

The Water Row Company were delighted to welcome Glasgow City Council's new Chief Executive Officer, Susanne Millar to the Water Row development on Friday 8th November 2024.

Susanne and colleagues from Glasgow City Council visited for a brief tour of the development and were even fortunate enough to be welcomed into one resident's property for a tour!



## Useful Contacts Water Row Development / Mid-Market Rent Customers

<b>Out of Hours Emergencies – CCG</b> (All blocks with the exception of 1 Napier Road)	<b>0141 643 3744</b>
<b>Out of Hours Emergencies – City Building</b> (1 Napier Road only)	<b>0800 595 595</b>
<b>Out of Hours Lift Emergencies – Orona</b> (All blocks with the exception of 1 Napier Road)	<b>0345 894 9127</b>
<b>Out of Hours Lift Emergencies – Classic Lifts</b> (1 Napier Road only)	<b>0141 578 0330</b>
<b>Report a Repair during office working hours</b>	<b>0141 440 0308</b> <a href="mailto:repairs@waterrow.co.uk">repairs@waterrow.co.uk</a>
<b>SGN if you smell gas</b>	<b>0800 111 999</b>
<b>National Grid / SPN for blackout emergencies only</b>	<b>0800 6783 105</b> or 105
<b>Glasgow City Council Pest Control</b>	<b>0141 287 1059</b>
<b>Tenancy Enquiries during office hours</b>	<b>0141 440 0308</b> <a href="mailto:lettings@waterrow.co.uk">lettings@waterrow.co.uk</a>

## Stay Safe at Christmas

It's wonderful to see the holiday spirit in full swing, but safety is always the top priority! Here's a gentle reminder to keep everyone safe this season:

### Christmas Lights & Decorations:

Remember to turn off all Christmas lights and decorations when you're not home. These can easily become a fire hazard if left unattended.

### Common Areas:

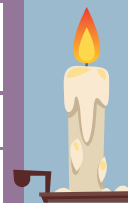
Please avoid hanging decorations in common

close spaces or, as they can block escape routes in the event of an emergency or cause a fire risk.

### Candles:

Be extra cautious when using candles – keep them away from flammable materials, never leave them burning unattended, and always make sure they are fully extinguished before you leave the room.

**Let's make this festive season merry, bright, and, most importantly, safe for everyone!**



# Role of a Property Factor

## Understanding the Role of a Property Factor in Scotland

In Scotland, property factors play a vital role in the management and upkeep of shared communal areas. Whether it's maintaining a stairwell or managing repairs on behalf of homeowners, property factors are here to help homeowners maintain the common areas of their property.

## What does a Property Factor do?

### Maintenance and Repairs

A key responsibility of a property factor is organising repairs and maintenance for shared areas on behalf of the homeowners. This could include arranging regular cleaning, addressing repairs in common stairwells, maintaining roofs and exterior walls, and managing any green spaces.

### Financial Management

Property factors will settle contractor invoices on behalf of homeowners, apportioning cost between owners in the relevant manner with the Water Row Company accounting to homeowners on a quarterly basis.

### Advice and Support

Factors also provide valuable guidance on property matters, from managing common insurance claims to recommending best practices for maintenance and upkeep.



In Scotland, property factors are regulated by the Property Factors (Scotland) Act 2011, which ensures accountability and sets standards for professionalism and transparency. By working with a registered property factor, residents can enjoy peace of mind knowing that their property is well-cared-for and that they have a reliable point of contact for any communal issues.

**If you have any questions about our services as a property factor or need assistance with a communal issue, don't hesitate to get in touch!**

## Why timely account settlement is essential for quality Property Management Services

As your property factor, we work to ensure that all shared spaces are well-maintained and enjoyable for everyone. A significant part of our ability to deliver these services relies on timely payments from homeowners. Outstanding balances can directly impact our ability to meet maintenance schedules, arrange necessary repairs, and plan improvements, which ultimately affects all residents.

### New Written Statement of Service: Introducing Late Payment Fees

With the introduction of our new Written Statement of Service, we are now implementing late payment fees for client accounts with an outstanding balance and no pre-arranged payment plan in writing with our office. This measure is in place to encourage prompt payment and to support the financial stability needed to manage your property effectively.

To avoid late fees, we encourage all homeowners to keep their accounts up-to-date or, if necessary, contact our office to arrange a payment plan. We understand that unexpected circumstances can sometimes arise, and we're here to work with you if you need a flexible payment arrangement.

### How you can help

Promptly settling your account ensures that your property's upkeep remains on schedule, creating a safe and pleasant environment for all residents. If you have any questions about your account balance, payment options, or the new Written Statement of Service, please contact our office – we're here to assist.

**By keeping your account current, you contribute directly to the quality of service and maintenance we can provide for building/development.**



# A reminder of our Payment Terms...



**Unless an alternative payment plan has been agreed with us in writing, payment of invoices is due within 14 days from the date of issue.**

If payment is not received within this period, a reminder notice may be issued. In accordance with our Written Statement of Services, this could result in a late payment administration charge being applied to your account. The Water Row Company will actively pursue owners who fail to pay their factoring accounts on time. If owners do not contact us to discuss their debts, we will initiate legal action to recover the outstanding amounts, including any associated costs. However, we are always willing to discuss payment arrangements and reach agreements to clear accounts over a reasonable period of time.

## How to Pay

There are several ways to settle your account:

### Online Banking

You can make a payment via online banking to the following account:

Account Name: **The Water Row Company**

Account Number: **00181498**

Sort Code: **83-21-16**

Please ensure you include your account number as a reference to allow us to allocate your payment correctly.

### Cheque

If paying by cheque, please write your account number on the back to ensure we can allocate your payment against your account. Cheques should be made payable to **The Water Row Company** and posted to:  
The Water Row Company, 246 Edmiston Drive, Glasgow G51 2YU

### In Person

You can visit our office at 246 Edmiston Drive, Glasgow G51 2YU to make a payment via cash or card.

### AllPay Card

Payments can be made at any Post Office or PayPoint outlet using your AllPay swipe card. If you have lost your card or require one, please contact us for a replacement.

### Direct Debit

To arrange a Direct Debit, please email us at [Factoring@waterrow.co.uk](mailto:Factoring@waterrow.co.uk) to discuss and agree on a suitable arrangement.

### By Telephone

You can call our office on **0141 440 0308** to make a payment over the phone.

## Disputes or Queries

If you have any questions or wish to dispute any part of your invoice, please contact our factoring team on **0141 440 0308** as soon as possible after receiving your invoice. This will allow us to update our systems to ensure that no action is taken regarding any disputed amounts until we can investigate a respond. Please note that all undisputed portions of the invoice should be paid as usual within the 14-day period.

## Copy of Contractor and Service Provider Invoices

Copies of contractor and service provider invoices are available for homeowners to view. Please note that a practical charge may apply for this service. If you would like to request copies of any contractor or service provider invoices, please contact our office to discuss.



# Preventing Winter Damage: Simple Tips to Avoid Burst Pipes

As temperatures drop, burst pipes become a common but preventable issue in properties across Scotland. A burst pipe can cause significant damage and inconvenience, but a few simple steps can help keep your property safe this winter.

## Insulate Pipes and Tanks

Pipes in colder areas are most vulnerable to freezing. Ensure they are well-insulated to reduce the risk of freezing and bursting. Even basic pipe insulation can help maintain temperatures and protect against severe winter weather.

## Keep heating on low when away

If you're planning to be away, set your heating to a low temperature. Keeping your heating on prevents pipes from freezing and can help you avoid costly repairs.

## Locate Your Stopcock

In an emergency, knowing where your stopcock is located allows you to quickly turn off your water supply, minimizing water damage. Stopcocks are usually found under the kitchen sink or in a utility cupboard – take a few minutes to ensure you can access it if needed.



## Reporting Problems Early

If you notice any signs of frost damage – such as minor leaks, reduced water pressure, or unusual sounds from the pipes – please report them to us as soon as possible. Early reporting can prevent further damage and help keep repairs simple and cost-effective.

**Stay warm and safe this winter, and let us know if you have any questions about protecting your property during the colder months!**



Looking for a central hub for all things property management? **UnderOneRoof.scot** is here to help! Designed specifically for property owners and tenants across Scotland, **UnderOneRoof.scot** is an invaluable online resource with essential information, tools, and advice for managing and maintaining your property.

## What Can You Find on UnderOneRoof.scot?

### Property Management Insights

Get expert guidance on everything from routine maintenance to complex property issues.

**UnderOneRoof.scot** features articles and resources to help you make informed decisions about your property.

### Legal and Regulatory Updates

Stay up-to-date with the latest changes in property regulations and legislation that could impact you. The site provides clear information on compliance requirements, making it easy to understand your responsibilities as a property owner.

### Maintenance and Repair Tips

With Scotland's unique climate, seasonal maintenance is essential. **UnderOneRoof.scot** offers practical tips for keeping your property in top condition year-round, helping you avoid costly repairs down the line.

### Easy Navigation for Fast Answers

**UnderOneRoof.scot** is organised with you in mind. Whether you're looking for specific advice on a property issue or general maintenance tips, the user-friendly site is structured to help you find answers quickly.

**UnderOneRoof.scot** is a fantastic resource for all property-related queries. We encourage all residents to explore the site and take advantage of its wealth of information. Visit **UnderOneRoof.scot** to see how it can support you in managing your property!



# We're here to meet and discuss your property needs

We understand that sometimes the best way to address concerns, discuss repairs, or resolve disputes is through a face-to-face conversation. Whether it's a one-on-one meeting or a group discussion with multiple property owners, we believe that meetings can be a valuable opportunity to address any issues or questions you may have.

## Why meetings are beneficial

Meetings provide a more personal approach to resolving concerns and allow for clear, direct communication. Whether it's discussing ongoing repairs, reviewing maintenance plans, or addressing any disputes, meeting in person can help ensure everyone is on the same page and working together towards a solution.

## Flexible meeting hours

We're happy to arrange meetings during normal working hours or in the early evening to accommodate your schedule. Whether you have a small issue or need a more in-depth discussion, we will endeavour to meet at a time that works for you and your fellow homeowners.

## Topics we can discuss

We can arrange meetings to discuss a wide range of topics, including:

- Repairs and maintenance updates
- Resolving disputes
- Addressing concerns about communal areas
- Reviewing service agreements or billing questions

If you would like to schedule a meeting, please don't hesitate to contact our office by emailing [factoring@waterrow.co.uk](mailto:factoring@waterrow.co.uk) or by telephoning **0141 440 0308**.

We're here to support your property and help to ensure that your property continues to be a safe, well-maintained, and enjoyable place to live.

We look forward to hearing from you and working together to address any concerns you may have.

## Useful Contacts Factoring Customers

Out of Hours Emergencies – City Building	0800 595 595
Out of Hours Lift Emergencies – Classic Lifts	0141 578 0330
Report a Repair during office working hours	0141 440 0308 <a href="mailto:factoringrepairs@waterrow.co.uk">factoringrepairs@waterrow.co.uk</a>
SGN if you smell gas	0800 111 999
National Grid / SPN for blackout emergencies only	0800 6783 105 or 105
Glasgow City Council Pest Control	0141 287 1059
Factoring Enquiries during office hours	0141 440 0308 <a href="mailto:factoring@waterrow.co.uk">factoring@waterrow.co.uk</a>

## Preparing for our new Invoicing System: what to expect

We're excited to announce that we have now transitioned to a new Property Factoring system which we feel will improve efficiency and enhance our service to you. This updated system will streamline our billing process and provide clearer statements to our customers.

### What this means for you

With the new system, you can expect easier-to-read, user-friendly invoices and faster processing times.

### New option for receiving invoices

We are now able to send invoices and letters via email, which provides a quicker and more environmentally friendly option. If you currently receive your accounts by post but would prefer to receive them by email, please contact us at [Factoring@waterrow.co.uk](mailto:Factoring@waterrow.co.uk) to update your preference.





# Are you eligible for Pension Credit?

## Understanding Pension Credit

Pension Credit is a means-tested benefit designed to support people over State Pension age who are living on a low income. It is separate from the State Pension and consists of two parts: Guarantee Credit and Savings Credit.

Guarantee Credit ensures that pensioners receive a minimum income. The current levels are:

- £218.15 per week for single individuals
- £332.95 per week for couples

**Savings Credit** offers additional financial support to those who have some savings or a higher income than the basic State Pension. It is only available to individuals who reached State Pension age before April 6, 2016. Eligible pensioners could receive:

- Up to £17.01 extra per week if single
- Up to £19.04 extra per week if part of a couple

## Eligibility for Pension Credit

To qualify for **Guarantee Credit**, you must have reached State Pension age, currently set at 66 for both men and women. You may be eligible if your weekly income is below the thresholds of £218.15 (single) or £332.95 (couple). However, even those with higher incomes may still qualify if they meet specific criteria, such as being a carer, having a severe disability, or incurring certain housing costs.

**Savings Credit** is available to those who reached State Pension age before April 6, 2016, or couples where both partners meet this requirement. There is no savings limit for Pension Credit, but savings over £10,000 will affect the amount received.

## Additional support through Pension Credit

Claiming Pension Credit can also open the door to other vital benefits, including:

- **Housing Benefit** for renters
- **Support for Mortgage Interest** for homeowners
- **Council Tax discounts**
- **Free TV licence** for those aged 75 and over
- Assistance with NHS dental treatment, glasses and transport costs for hospital appointments
- **Help with heating costs** through the Warm Home Discount Scheme or Winter Fuel Payments
- **Discounts on Royal Mail redirection services** for those moving house

You can check if you are eligible to claim Pension Credit by visiting <https://www.gov.uk/pension-credit-calculator>

You can also visit <https://www.glasgow.gov.uk/article/10902/Winter-Fuel-Payment> for further information.

Alternatively, please do not hesitate to contact our Money Advice Service for assistance.



## Benefits & Money Advice

Water Row Company's Money Advice Service is on hand to assist our tenants with all money and benefit related enquiries.

### Our service can assist you with...

- ▶ Benefit Checks
- ▶ Income Maximisation
- ▶ Assistance with claiming and managing all benefits such as Universal Credit, Housing Benefit & Personal Independence Payment
- ▶ Applications to the Scottish Welfare Fund and other charitable grants
- ▶ Appeals including first-tier tribunal representation
- ▶ Council Tax & rent arrears
- ▶ Debt advice including debt relief options such as bankruptcy
- ▶ Budgeting advice

Our advice is free, confidential and independent – call us now to make an appointment with one of our advisors.

*I've lost my job, what can I do?*

*My cooker has broken and I can't afford a new one.*

*My hours have reduced at work and I'm struggling to pay my rent.*

*I have a health condition and am unable to look for work.*

Please call our Money Advice Service on 0141 440 0308 or email them at [moneyadvice@waterrow.co.uk](mailto:moneyadvice@waterrow.co.uk)

**adviceUK**  
MEMBER2023

SCOTTISH NATIONAL STANDARDS  
ACCREDITED INFORMATION AND ADVICE PROVIDERS



## Pension Age Disability Payment

**Pension Age Disability Payment will be introduced to Glasgow in 2025.**

Pension Age Disability Payment can give you extra money if you have both:

- care needs because of a disability or long-term health condition
- reached State Pension age

Pension Age Disability Payment is replacing Attendance Allowance in Scotland. You do not need to do anything if you already get Attendance Allowance. You cannot get Pension Age Disability Payment and Attendance Allowance at the same time.

It's paid at 2 different rates, lower and higher. The amount you get depends on your care needs.

- **Lower rate is £72.65 a week.** It's for people who need help or supervision during the day **or** night.
- **Higher rate is £108.55 a week.** It's for people who need help or supervision during the day **and** night.

If you're terminally ill you'll automatically get the higher rate.

Pension Age Disability Payment is not means-tested. Your income and savings are not taken into account. They will not affect any award you might get.

You do not need to have someone caring for you in order to get Pension Age Disability Payment. If someone does care for you, they could get Carer Support Payment.



# Young Carer Grant

**Young Carer Grant is a yearly payment of £383.75, for young carers in Scotland.**

To be able to get Young Carer Grant, you must be 16, 17 or 18 years old.

If you're a young carer, you might be looking after:

- someone in your family
- a friend
- a neighbour

You might be caring for someone if you:

- help them with their mental health
- give them emotional support
- help them during an illness
- support them with a disability
- support them if they have an addiction

If they need help with their mental health, or support with how they're feeling, you might:

- comfort them during a panic attack
- stay close by so they do not feel alone
- help them through a crisis
- check on them throughout the day
- make sure they're safe
- keep them company

If they have an illness or disability, you might:

- help them to get around
- dress them
- give them (or remind them to take) any medicines they need
- help them to shower or use the toilet
- cook their meals for them
- do their food shopping
- translate for them

If you do any of these things for up to 3 people most days a week, or every day, then it's likely you're a young carer and are eligible to make a claim if the person you are caring for is in receipt of a qualifying benefit.

Contact the office if you wish to make an application.



# Govan Community Energy Advice

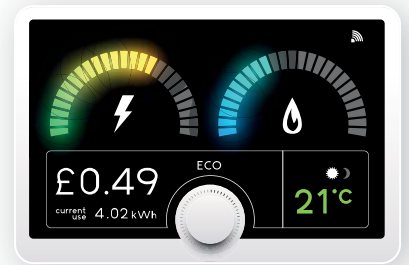
In partnership with our neighbouring Housing Associations, Elderpark and Linthouse, we are delighted to advise that the Community Energy Advice Project continues with our in-house Energy Adviser being available to assist with all energy related matters.

Energy advice and assistance can be delivered over the telephone, face to face at our office or by home visit.

Here at Govan Housing Association, our Community Energy Adviser,

Stuart McKinlay is able to offer free and confidential energy advice for our customers.

If you would like an appointment or to arrange a home visit from Stuart, please contact us by telephoning **0141 440 0308** or email [energy@govanha.org.uk](mailto:energy@govanha.org.uk)



## Universal Credit – Migration



By the end of 2025, the UK government is aiming to complete the process of the phasing out of a number of older benefits, often referred to as 'legacy benefits', which will be replaced by Universal Credit.

Working Tax Credits, Child Tax Credits, Housing Benefit, Income Support, Income Based Job Seekers Allowance (JSA) and Income Based Employment & Support Allowance (ESA) are ending and if you still currently receive any of these benefits you will be contacted to advise that in order to continue to receive financial support then you must make a claim for Universal Credit.

If you receive any other benefits these will continue to be paid as normal and are unaffected by the switch to Universal Credit.

DWP will write to you to advise when your legacy benefit entitlement is ending and give you a personal deadline for when you need to make a claim for Universal Credit to avoid any interruption to your financial

support.

This letter is known as a managed **migration notice** and you normally have 3 months from the date of the letter to make your claim. Many residents of the Govan area have already started receiving their migration notices over the last few months.

The switch to Universal Credit is **not** automatic so it is vital that you make a claim before the deadline to ensure that you continue to receive financial support without interruption.

Universal Credit is calculated differently from the older legacy benefits so depending on your circumstances there is a possibility the level of support you receive could change. To ensure that you are not worse off, it is important that you make a claim following a managed migration notice before the deadline to make sure that the level of support you get is at least the same as the amount you receive in older benefits. If it is calculated that you will be worse off on Universal Credit and

have made a claim after receiving a migration notice before the deadline, the DWP will top up your claim with money to the value of your old entitlement. This top up payment is known as "transitional protection" and will be paid to you until there is a change in your circumstances.

Transitional protection is only applied for those claimants who have received a migration notice, so it is important to get advice if you are thinking of making a claim before receiving a migration notice letter on the impact on your financial entitlement. Once you have made a claim for Universal Credit there is no way to reclaim to your legacy benefits.

Contact our Money Advice Service to arrange an appointment if you require any assistance to make a claim for Universal Credit or have any questions about the migration to Universal Credit.



# Warm Home Discount Scheme



**You could get £150 off your electricity bill for winter 2024 to 2025 under the Warm Home Discount Scheme.**

The money is not paid to you – it's a one-off discount applied to your electricity bill between early October 2024 and 31 March 2025.

You only need to apply if you're on a low income in Scotland – contact your energy supplier to apply.

If you might be eligible, you'll get a letter by early January 2025.

If you do not get a letter and you think you're eligible, you must contact the Warm Home Discount Scheme before 28 February 2025.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity and you're eligible. Contact your supplier to find out.

## Warm Home Discount – Scotland

You qualify if you either:

- get the Guarantee Credit element of Pension Credit
- are on a low income in Scotland and meet your energy supplier's criteria for the scheme.

## Pre-pay or pay-as-you-go meters

You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter.

Your electricity supplier can tell you how you'll get the discount if you're eligible, for example a voucher you can use to top up your meter.

If you require assistance with applying for Warm Home Discount or want to check if you're eligible, please call us on **0141 440 0308** or email [MoneyAdvice@waterrow.co.uk](mailto:MoneyAdvice@waterrow.co.uk) and we will arrange an appointment for you to see one of our money advisors.



246 Edmiston Drive • Glasgow G51 2YU

Telephone: **0141 440 0308**

Email: [lettings@waterrow.co.uk.org.uk](mailto:lettings@waterrow.co.uk.org.uk) • [factoring@waterrow.co.uk](mailto:factoring@waterrow.co.uk)

Website: [www.waterrow.co.uk](http://www.waterrow.co.uk)

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Financial Conduct Authority Firm Reference Number 1016534