



*Acoustic Management & Renovation Policy & Procedures*

**This document replaces Hallmark Renovation Policy and Procedures Guidelines (2019) and is effective from October 2020**

*Issued October 2020*

# TABLE OF CONTENTS

<b>1. Introduction and Background</b>	<b>3</b>
<b>2. Policy</b>	<b>4</b>
<b>3. Procedures</b>	<b>4</b>
- Floor installations	
- Floor noise management	
<b>4. Approval Process</b>	<b>5</b>
- Register of Renovations	
- Memorandum of Understanding	
- Governance	
<b>Appendices</b>	
Appendix A Checklist for Renovations	8
Appendix B Managing Renovations	10
Appendix C Other renovations	11
Appendix D Resources - information about underlays	12
Appendix E Contacts & professional experts	13
Appendix F Sample Memorandum of Understanding	14
<b>Attachments: Forms</b>	
<b>Application to approve a renovation</b>	<b>16</b>

*This document has been prepared and approved by the Owners Corporation Committee of Management. October 2020.*

## Introduction

The aim of this document is to inform all owners of the policies and the procedures governing renovation and redecorating of apartments in the Hallmark. These standards and controls are designed to protect your investment by ensuring that all apartments are upgraded in a manner that:

- Is not detrimental to the overall standard established within the building and does not adversely impact the amenity and quiet enjoyment of their home by adjoining and adjacent residents.
- Is not adversely impacting the building's structural limitations with regards to insulation and noise transfer.
- Respects the comfort levels and privacy of other owners and residents during any renovation activities.

## Background

The essential challenge for the Owners Corporation Management Committee in relation to internal renovations in private property is to manage noise. This is the major concern of residents who are impacted by renovation.

In renovations in buildings like the Hallmark noise comes mostly from two sources: replacement or installation of new floor coverings and the scale, nature and scope of other internal alterations. While noise from the latter is often very disruptive to residents, especially to those immediately adjacent or beneath the renovation, there is a definite finish date.

The installation of non-compliant floor coverings and or poor quality workmanship can create an enduring acoustic legacy for other residents. This can also result in additional expense for owners if they are in breach of OC Rules and Regulations or this policy and are required to rectify or remove non-compliant fittings.

A principal objective of this policy is to mitigate noise transmitted from one apartment to another, either vertically or horizontally, that adversely impacts the amenity and quality of life of residents, especially those who live nearby.

While the Committee focused on reviewing the current floor renovation policy, this is only one section in the 24-page document called the Hallmark Renovation Guidelines (2013). This review covered the document in its entirety in order to streamline and simplify approval and procedural processes that are an integral part of any renovation project in this building.

The Committee's responsibility is to propose a fair and reasonable renovation policy and procedures, informed by expert advice, and an objective assessment of the effectiveness of the current Hallmark Renovation Guidelines. The Committee is responsible for ensuring that the approval and procedural systems and processes that are an integral part of any renovation project are clearly documented and followed by all parties to the renovation, including the owner. The policy has been checked for legal and technical soundness.

## Whether the works are major or minor, the Committee urges all intending renovators

- to schedule an early discussion with OC Manager (Verticali Co.) and the Building Manager,
- to communicate your intentions to other residents likely to be affected before you start, and
- to take personal responsibility for every step of the process.

## Policy

Taking into account the architectural and acoustic constraints of the building such as the slab thickness, floor to ceiling heights and the absence of ceiling voids throughout the building, carpet is the best floor covering for the Hallmark, other than in 'wet' areas such as bathrooms, kitchens and laundries.

Hard floor coverings are not recommended because of the predicted noise impact on adjacent apartments, particularly those below. Based on current acoustic advice, it is unlikely that any hard flooring currently on the market could achieve an acoustic rating of LnT,W50.<sup>1</sup> New hard floor coverings installed in Hallmark apartments therefore would require extremely high quality underlay on both 150mm (Floors 14-19) and 115mm (Floors 1-13) floor slabs.

Accordingly:

- The acoustic rating required when replacing carpet with hard floors is  $\leq$ LnT,W40
- The acoustic rating required when replacing previously approved tiles and hard floors with the same coverings is  $\leq$ LnT,W50

This policy does not apply to the three ground floor apartments as their floor covering choices are unlikely to adversely impact adjacent apartments.

## Procedures

### *Floor installations*

1. Apartment owners proposing to install a new hard floor are required to submit their application in the approved form to the OC Manager Verticali. The initial application must include the results of mandatory acoustic testing undertaken and paid for by the owner.

All owners must sign a Memorandum of Understanding (MoU) confirming that they are aware of and understand the building rules. No work is to commence without the written approval of the Committee.

The mandatory tests are:

- On site pre-installation testing of samples of the proposed new hard floor by an accredited acoustic specialist. The performance claims by product manufacturers and installation experts are not acceptable substitutes for this test.
- Post-installation testing by an accredited acoustic specialist. The reason for this test is that the quality of the installation has a significant impact on the acoustic outcome. Owners should check that any installer is qualified to do the job and has a reputation for high standards of workmanship. Failure to do this may result in noise degradation which in turn would create a risk that the owner may be required to rectify or remove the floor if there are legitimate noise complaints from other residents.

---

<sup>1</sup> The Association of Australian Acoustical Consultants (AAAC) has developed an Acoustic Star Rating System which ranks the acoustic performance of floor impact sound insulation.  $\leq$ LnT,W50 is equivalent to 4-star rating, while  $\leq$ LnT,W40 is equivalent to 6-stars.

2. An owner may replace existing carpet or previously approved hard floor surfaces with the same floor coverings over the same area. However, in the case of hard floor coverings the replacement product must achieve an acoustic performance of LnT,W50 or better.
3. Acoustic testing may be optional where an owner wishes to replace a small area of carpet with a hard floor. Any exceptions will be evaluated on a case by case basis.
4. Wet areas such as bathrooms, toilets and laundry do not require acoustic pre-testing provided the owner includes with the renovation application evidence that the proposed design will achieve an acoustic performance equal to or better than the current approved flooring system.

### **Floor noise management**

Once the required acoustic ratings are confirmed by testing and notified to the Owners Corporation, any dispute between residents in respect of floor noise emanating from an apartment, especially where hard floors have been installed, is a matter for resolution between the parties in accordance with the rules, and not by Verticali or the OC Management Committee.

The Committee recommends that all owners with current hard floors mitigate noise transfer by following this advice of acoustic experts:

- Where possible avoid wearing hard sole and strapless shoes as well as high heels within the apartment.
- Use carpet mats or rugs in main living areas, particularly under chairs, tables and other moveable furniture, and in traffic areas.
- Fit felt or similar soft medium to the feet of moveable furniture such as chairs, tables and couches.
- Ensure that loudspeakers or other vibrating equipment are not located directly on the floor unless using rubber pads or other sound deadening material.
- Locate televisions, radios, and musical equipment away from open windows

### **Renovation Approval Process**

A major source of complaints from residents occurs when activities associated with renovations are underway and unexpected. Neighbors and other residents also complain to building staff, OC Manager Verticali and Committee members about drilling, hammering and scraping noises associated with renovations, including DIY efforts, carried out on weekends and public holidays. Such incidents can be avoided by owners following the rules, ensuring that any trades they engage do the same and giving early advice of expected noise and its duration to other residents who may be impacted by the work. Owners are expected to be responsive to any complaints made by residents and not leave this to building staff.

The new approval process therefore includes requirements designed to ensure that any proposed renovation, from design through to installation, does not contribute unreasonably to noise, inconvenience or adversely impact the amenity of the building. The approval process reinforces the responsibility of owners for all stages of any renovation or refurbishment of their apartment.

### **Register of Renovations**

All material renovations or refurbishments will need to be registered with Verticali and require written approval before contracts are signed or work begins. At registration owners will be required to certify they have read the relevant sections of Hallmark Standard & Additional Rules (2006) and the Hallmark Acoustic Management & Renovation Policy & Procedures (2020).

Material renovations include those that can be heard by others outside the apartment, or requires

- access to common property including the use of lifts to ferry equipment or trades,
- temporary storage of building materials, or
- parking arrangements for trades personnel.

The apartment owner will need to register this activity with Verticali who will advise the Building Manager once approval has been given.

The register of all renovations will allow the Building Manager and Verticali to plan with owners and streamline support for approved work to minimize noise and inconvenience to other residents where multiple projects are underway at the same time.

Owners are advised to discuss the scale of proposed work and clarify their responsibilities with Verticali at this early stage to identify any issues or problems that may delay formal approval or impede later progress.

As outlined in the Owners Corporation rule 22.2.3, the Owners Corporation may, at the expense of the Lot Owner, engage independent consultants to assist the Committee to consider the plans and specifications submitted as part of a renovation application. Consultants could include (but are not limited to) building consultants, building surveyors, architects or engineers.

### **Memorandum of Understanding**

This document formalizes the agreement between Verticali representing the Hallmark Owners Corporation and the Owner to undertake specified renovations on private property. It will list all conditions attached to the renovation and is **a mandatory requirement** when seeking approval for **material** scale renovations, the replacement of carpet with hard floors or requests for special consideration outside the scope of the Acoustic Management & Renovation Policy (2019). An example of a Memorandum of Understanding is at Appendix F.

The MoU will include a communication plan advising residents of any approved renovation, the starting date, expected duration of the works and a regular update of the work schedule for the project. This shall be done in consultation with the Building Manager who will arrange timely distribution of notices about the renovation in lifts or by other appropriate means such as letter box drops.

### **Governance**

There are four internal parties with different accountabilities: the Owner, Verticali, FMV through its agent the Building Manager, and the OC Management Committee.

#### *Owners*

Owners are responsible at every stage in the renovation process for compliance with specified measures to mitigate noise, disturbance, inconvenience and nuisance to other residents, or damage to common property.

### *OC Manager*

To streamline and simplify the approval process the OC Management Committee has delegated to Verticali responsibility for reviewing and approving applications by owners to renovate and refurbish any apartment. Verticali will ensure that the owner meets all application requirements and has the necessary permits and permissions from relevant authorities where applicable.

The OC Management Committee will only review renovation applications that encroach on common property or are not approved by Verticali on grounds disputed by the owner. If the OC Management Committee does not approve such an application the owner has the right to take the matter to the Victorian Civil and Administrative Tribunal (**VCAT**) for a decision.

### *Building Manager (FMV)*

Once Owners have approval from the Owners Corporation to begin a renovation the Building Manager will complete a formal induction program for the Owner, the builder and all tradespersons involved to ensure an understanding of all the conditions applicable to the renovation approval, including health and safety within the building and the requirement for communication with residents.

At this time, they should discuss the project timing with the Building Manager. The Building Manager can assist the owner and relevant tradespersons by enabling access to common property, padding lifts and advising other residents of any potential impact on lift services or increased noise where appropriate.

### *OC Management Committee*

The rules and regulations described in the Standard and Additional Rules of the Hallmark Body Corporate (2006) provide the framework and boundaries for the OC Management Committee to develop a robust renovation policy and procedures that set standards which support the Rules.

All registrations, approvals and progress will be reported by Verticali to the Management Committee. The Committee will review them at formal meetings which usually take place approximately quarterly. This information will enable the Committee to review and improve the effectiveness of the new acoustic and renovation policy and procedures based on experience and empirical evidence, including feedback from owners who have engaged with the process.

# Appendix A

## CHECKLIST FOR RENOVATIONS

Consumer Affairs Victoria has an excellent website that provides comprehensive advice on how to plan and manage a building and renovation project including explanations about mandatory permit requirements. See <http://www.consumer.vic.gov>

If you propose to make extensive or structural changes to your apartment we recommend you seek expert and independent professional advice particularly if you have limited renovation or project management experience.

### ***Building Approval***

An owner may require building approval before undertaking any structural or significant changes to your apartment. A building surveyor can help you obtain a building permit if required.

Verticali will need to confirm that what you propose can be accommodated by the existing Hallmark building structure and services capacity and be satisfied that the scale and the scope of renovations will not degrade the current acoustic standards in the Hallmark.

### ***Council Planning Approval***

If you propose to make any changes to the exterior of your apartment you will need to seek approval from the City of Port Phillip Council **after** you have received approval from Verticali (on behalf of the Committee).

### ***Project Management***

All significant renovations requiring bulky materials and multi-trades will need on-site supervision by the owner or the owner's builder or contractor, and at the owner's cost.

It is the owner's responsibility to maintain close contact with the Building Manager at every stage of the approved renovation program and to ensure that contractors and trades comply with Hallmark conditions and rules that apply to renovation projects in the Hallmark.

### ***Timeframe***

A project schedule must be submitted as part of your renovation application to Verticali and the Building Manager before any work begins.

### ***Insurance***

Before starting renovation projects owners must ensure that their appointed tradespeople hold all relevant insurances and are provided with a certificate of currency before works commence.

### ***Bond***

A bond deposit - an amount paid as security in case you breach any conditions of your approved renovation project - must be paid with your application and before commencing approved renovation works. Not all renovations will require a bond and this should be clarified with Verticali before submitting a formal application.

The indicative range of bond is:

For renovations up to the value of \$10,000 - \$1000 bond

For renovations with a value of between \$10,000 and \$50,000 - \$2000 bond

For renovations with a value between \$50,000 and \$100,000 – \$5000 bond  
For renovations with a value over \$100,000 – \$10,000 bond

The precise amount of Bond required before any work can start will be agreed by the OC Manager with advice from the Building Manager and will be based on the size, duration and overall impact of the planned renovations.

Any bond will be refunded once the Building Manager is satisfied there is no residual damage or repairs required common property.

### ***Housekeeping***

The owner and builder must ensure that common areas are kept safe and clean at all times and install professional grade carpet protection prior to starting any renovation that will impact public areas and common property. The Building Manager reserves the right to organize cleaning of common areas at the owner's expense if they fail to meet expected standards.

## **Appendix B**

### **MANAGING A RENOVATION PROJECT**

#### **Hours of operation**

- Building works are not permitted before 8.00 am or after 4.00pm Monday to Friday.
- The use of lifts to move construction materials must be contained between the hours of 10am and 3pm.
- No building works of any nature can be undertaken on weekends and public holidays.
- During construction hallways and lift lobbies must be cleaned daily at the owner's expense.
- No materials or rubbish may be left or stored in common areas during the course of the building works without the permission of the Building Manager.

#### **Duty of care**

- The owner and contractors must ensure that all building works are undertaken in a responsible manner to minimize any nuisance, disturbance and inconvenience to neighboring property owners.
- Access and storage arrangements must be made with the Building Manager before starting any building works.
- All building works must be in accordance with current Victorian Building Regulations and in accordance with Port Phillip Council and other authorities' requirements.
- Protective sheeting must be provided to all common areas to be accessed during building works.

#### **Isolation of existing services**

The builder and relevant trades must report to the Building Manager to organize the isolation of existing services if required during construction.

#### **Check points**

Construction works must be checked and certified in accordance with current building legislation in addition to the Building Managers' scheduled inspections.

#### **Parking**

By prior arrangement with the Building Manager trades vehicles may be parked in a designated common area of the car park for delivery purposes only. Vehicles must not be parked on site during construction.

## **Appendix C**

### OTHER RENOVATIONS

#### **External Lighting**

Installation of external lighting is not permitted.

#### **Air Conditioning**

If you are proposing to install a new air conditioning unit to your apartment that requires an external unit/compressor, you must select one that has an external unit that will fit within the existing designated section of your balcony's balustrade so that it is concealed from public view. If you do not have a designated area (e.g. frosted glass section) to the balustrade of your glass balcony, you cannot install an external unit. In this case it may be possible to install ceiling fans

#### **Range Hood & Fan Ducts for added air circulation.**

All ducting must comply with local requirements and building codes. You should always follow the manufacturer's recommendations for the duct size and type when installing a range hood

All exhausts relating to cooking appliances, shower fan, and clothes dryer must be connected to the external vents. All ducts must be connected securely and sealed by a licensed professional.

#### **Fly Wire Screens**

Fly wire screens may be installed to the inside face of glass sliding door or windows as long as they are not visible on the exterior facade of the building. The fly wire door should be a sliding door that slides behind the fixed glass panel. All new fly wire screens must be aluminum and match the color of existing aluminum window and door frame.

#### **Window covering**

If you would like to install new window coverings that can be seen from outside the building, you must comply with the requirements of the Body Corporate PS 501271A Standard Clause 14. Types and colors as follows;

- Sunscreen Roller Blind -color charcoal
- Slimline Venetian Blinds -color gunmetal grey
- Timber Venetians -painted in mid to dark grey tones
- Blackout Roller Blinds & Awnings- color mid to dark grey

Owners must ensure that the installation of the blinds and the supporting brackets/ screws do not interfere with the window system and its weather protection.

#### **Double Glazing (secondary glass panels)**

Additional glazing panels or doors may be installed to provide a double glazing effect. The color of the double glazing frame must match the existing window frames and the glass color must match the color of the existing glass. Any new panels must be fitted so as not to compromise the current window system or its weather protection.

## **Appendix D**

### RESOURCES - Information about underlays

#### **Carpet underlays**

Underlays used should be at least Airstep Steplux (9mm) or equivalent ([www.airstep.com.au/acoustic-results/](http://www.airstep.com.au/acoustic-results/))

#### **Hard flooring underlays**

Only one underlay product is currently (July 2018) estimated to meet the policy. This is Angelstep Gold8 underlay. This product is 8mm thick and can be used under tiles and timber flooring.

For larger areas aside from wet areas this underlay needs to be tested with 9mm compressed fibre cement mass layer.

## **Appendix E**

### CONTACTS AND PROFESSIONAL ADVISORS

#### **Acoustic consultants with knowledge of The Hallmark**

Marshall Day Acoustics  
6 Gipps Street  
Collingwood Vic 3066  
Phone 03 9416 1855

Renzo Tonin & Associates  
Suite 107, 757 Bourke Street  
Docklands Vic 3008  
Phone 03 9606 0041

Australian Acoustical Society & the Association of Australasian Acoustical Consultants provide information about experts in this field and how to contact them.

#### **Flooring Suppliers**

Carpet Court  
216 York Street  
South Melbourne Vic 3205  
Phone 03 9699 1066  
[www.carpetcourt.com.au](http://www.carpetcourt.com.au)

# Appendix F

## SAMPLE MEMORANDUM OF UNDERSTANDING

**TO:** MR/MRS LOT OWNER OF XXX/ 2-14 ALBERT ROAD SOUTH MELBOURNE  
**FROM:** VERTICALI PTY LTD IN CAPACITY AS OWNERS CORPORATION MANAGERS FOR OF OC 501271A  
**SUBJECT:** FLOORING ALTERATION TO LOT XXX – XM X XM FOYER/LIVING AREA ONLY. PHOTO ATTACHED.  
**DATE:** 30/06/2019

---

### OBJECTIVE

This memorandum of understanding is intended to formalise the agreement and approval from OC 501271A to allow the said *LOT OWNER* to install hard/tiled flooring to the lot and agree on the listed conditions as set out below:

### CONDITIONS

- The *LOT OWNER* will notify the Owners Corporation the commencement and completion date of works
- The *LOT OWNER* will prior to commencing works notify all neighbouring lots. (Specify lots most likely to be affected). Notification to include :
  - Scope of works
  - Commencement date
  - Completion date
  - Contact details
- The *LOT OWNER* will ensure that all works are completed during the hours of 8:00am-4:00pm, with lift access for moving construction materials restricted to between the hours of 10:00am-3:00pm, between Monday and Friday as specified in the Acoustic Management and Renovation Policy.
- The *LOT OWNER* will ensure that all works meet the current installation standards in line with the product specifications agreed and current building codes.
- The *LOT OWNER* will ensure that all deliveries of building materials and tiles will be coordinated with the Building Manager and that the lift protection blankets will be installed on the scheduled dates of delivery.
- The *LOT OWNER* will ensure that all tiles are laid on the agreed rated acoustic underlay suitable for multi-storey apartment building installations.
- The *LOT OWNER* will ensure the works are completed within a 1 month time frame from the scheduled completion of the project.
- The *LOT OWNER* will ensure that all rubbish, surplus materials, is disposed of by the *LOT OWNER* at the *LOT OWNER'S* expense. No materials whatsoever are to be disposed of using the Owners Corporation supplied refuse bins in the basement.

## NOISE RESOLUTION PROCESS

1. The Owners Corporation will notify the *LOT OWNER* of any written noise complaints lodged with the Owners Corporation within 4 weeks (28 days) of the completion of the works which are believed to be caused by the replacement flooring. The *LOT OWNER* will be notified within 7 days of receipt of the complaint.
2. If a noise complaint is not satisfactorily addressed by the Lot Owner, the Owners Corporation may, at the expense of the *LOT OWNER*, engage an Acoustic specialist to investigate the complaint. The *LOT OWNER* must carry out rectification works as recommended by the Acoustic specialist. These may include, but are not limited to, installing an alternative underlay or replacing the tiled/hard floor area with carpet.

---

### THIS MEMORANDUM OF UNDERSTANDING IS BETWEEN:

---

Lot Owner  
XXX/2-14 Albert Road  
South Melbourne VIC 3205

***{referred to as the LOT OWNER}***

~AND~

The Owners Corporation 501271A known as Hallmark Apartment 2-14 Albert Road South Melbourne represented by Verticali as appointed Owners Corporation Manager with delegated authority to sign and use the common seal of OC 501271A on behalf of its members.

***{To be referred to as OC501271A}***

{Common Seal of OC 501271A}

---

Mr Allister Schorg  
Director - Verticali Pty. Ltd.  
Acting on behalf of OC 501271A

# The Hallmark Application Form and Checklist

This information is to be attached to the documentation submitted to the Owners Corporation Committee. This information will be kept by The Hallmark Owners Corporation Committee. Privacy legislation controls use of and access to this information. **Please submit application to the OC Manager, Verticali Pty Ltd.**

	RESIDENTS CONTACT DETAILS	OFFICE USE ONLY
Name:		Date of Receipt ____/____/____
Address:		
Ph:		Date of Approval ____/____/____
Mobile:		
Email:		
	BUILDERS CONTACT DETAILS:	Signed By Committee Member
Business Name:		.....
Address:		
Ph:		
Contact Name:		
Mobile:		
Email:		

COST OF CONSTRUCTION \$.....	BOND if applicable \$.....
---------------------------------	-------------------------------

	Signed by Owner .....
--	--------------------------

Please ensure that the information listed below is included in your application form. Please check each box with a tick, and attach this form to your submission. Submit 2 hardcopies (A3 for drawings) of all your documents with this checklist if you wish to submit hardcopies. You may submit your documents via Email. If sending documents via email, documents must be A3 PDF format for drawings. Do not send in AutoCad drawings.

**Part A: Renovation Scope and Floor Coverings**

Applicable/Not applicable

Please describe the nature and extent of the proposed works:

Please indicate planned timing and duration of works:

Will there be any demolition work such as jack hammering to take up tiles or removal of kitchen cabinets?

Is there any drilling into concrete proposed e.g. to relocate plumbing or electrical services?

If flooring is being altered, please briefly describe extent of replacement proposed and provide details of existing floor covering:

Please describe proposed replacement floor covering, both underlay and cover material:

If previously approved hard flooring in other than wet areas is to be replaced, please attach pre-installation accredited acoustic testing results.

**Part B Renovations and refurbishment**

CHECK	LIST OF DOCUMENTS FOR APPROVAL	OFFICE USE ONLY
	1:100 or 1:50 Existing Floor Plan fully dimensioned.	
	1:100 or 1:50 Proposed Floor Plan fully dimensioned.	
	1:100 or 1:50 Proposed elevations and details if applicable.	
	Colors and materials schedule (refer to list below).	
	Consultant’s drawings if applicable.	
	Air conditioning information if installing a new air conditioner, heater or cooler.	
	Fixtures/ fittings information if applicable.	
	Builders Schedule of works and timeline (May not be applicable for minor works. Seek advice from the Building Manager).	
	The following documents, if applicable, must be submitted to the OC for recording and checking purposes:	
	Planning Approval documents for Owners Corporation records.	
	Building Permit documents for Owners Corporation records.	
	A statement from the owner stating a building and /or planning permit is not required. This may be written in the additional information section of this application form.	

**Please provide a list of trades below:**

LIST OF TRADES				
Name	Company	Mobile Number	License Number	Dates on-site

LIST OF TRADES				

**DESCRIPTION OF MATERIALS AND COLORS**

Please provide information on the following items. Include an image color sample if available. If you would like to include further information with your application please fill in the Additional Information section of this form.

LIST OF FINISHES AND MATERIALS		OFFICE USE ONLY
Ceiling material and thickness		
Floor & Ceiling Insulation type and R-value (thermal resistance rating) if applicable		
Fly Wire Screens type and colour		

ADDITIONAL INFORMATION

**Send Your Application to: Verticali Pty. Ltd**

**After installation:**

iii) please forward post installation accredited acoustic testing results

FINAL APPROVAL

Yes/No

ADDITIONAL INFORMATION