

REPORT TO: NEIGHBOURHOOD, HOUSING & COMMUNITIES COMMITTEE – 27
OCTOBER 2025

REPORT ON: REVIEW OF RENTS AND OTHER HOUSING CHARGES

REPORT BY: EXECUTIVE DIRECTOR OF NEIGHBOURHOOD SERVICES

REPORT NO: 308-2025

1. PURPOSE OF REPORT

- 1.1. The purpose of this report is to set out the proposed rent and other housing charges for the financial year 2026/27 and seek approval to consult with tenants on these proposals.

2. RECOMMENDATIONS

- 2.1. It is recommended that Committee:

- (i) approve that the Executive Director of Neighbourhood Services consults with tenants for a two-month period on the proposed options for the rent increase for 2026/27 as outlined in this report.
- (ii) note the Provisional Revenue Budgets for 2027/28 and 2028/29 detailed in Appendix 1 and the indicative rent increases for each of these years outlined in paragraph 8.3.
- (iii) note the proposed other housing charges included in Appendix 2 to this report that would become effective from 6 April 2026.
- (iv) agree that only the rent options which have been the subject of consultation with tenants over the 2-month period be used to set the 2026/27 Housing Revenue Account (HRA) Revenue Budget and rent and other housing charges.
- (v) note that a review in respect of the level of HRA shop rental income to be received by the HRA for 2026/27 is underway by the Executive Director of Neighbourhood Services and the Executive Director of City Development and that the outcome of this review will be reported back to committee for consideration.
- (vi) agree the methodology for setting the proposed rent setting, changing from the Gross Annual Values (GAV) multiplier basis to a straight percentage increase basis.
- (vii) note that a report outlining the final budget and proposed rent and other charges for 2026/27 will be brought back to City Governance Committee for approval on 19 January 2026.

3 FINANCIAL IMPLICATIONS

- 3.1 The Executive Director of Corporate Services has confirmed the agreement of these recommendations will result in a one-off cost of £1,000 for the tenant consultation exercise. These costs are already assumed within the approved HRA Revenue Budget 2025/26.

4 BACKGROUNDS

- 4.1 This report sets out the Provisional Housing (HRA) Revenue Budget 2026/27 and the rent levels that would be required to fund this expenditure. All of the proposed options that are being recommended for consultation will result in the 2026/27 Housing HRA Revenue Budget being self-balancing.

5 PROVISIONAL REVENUE BUDGET 2026/27

- 5.1 In January 2025, the Housing (HRA) Revenue Budget 2025-28 and Other Housing Charges 2025/26 was approved by members (Article VI of the minute of the meeting of the City Governance Committee on 20 January 2025, Report No: 12-2025 refers).
- 5.2 Over the past few months the Executive Director of Neighbourhood Services, has reviewed the Provisional Housing (HRA) Revenue Budget 2026/27 that was included in the above report. The budget has been updated to reflect any necessary cost pressures and savings that have been identified through the 2025/26 revenue monitoring process to date. In addition, any new cost pressures that are expected to emerge in 2026/27 are included along with any additional investment that are proposed in the budget. The total expenditure requirement for 2026/27 amounts to £4.735m and is further detailed in Appendix 1 to this report.
- 5.3 The Budget for 2026/27 includes provision for the 2026/27 agreed pay award. Allowance has also been made for other specific and general price inflation, where appropriate. The key overall variances include the following:

Staff Costs (Increase of £0.807m)

Mainly due to the agreed pay award increase for 2026/27 of 3.5%, as well as provision for the shortfall in the 2025/26 pay award (budget assumed 2.5% although nationally agreed award was 4.0%), and provision for the Employers National Insurance contributions increase (budget assumed 13.8% although contribution rate agreed by UK government amounts to 15%), as these changes were agreed after the 2025/26 budget was prepared. The remaining increase reflects adjustments for increments payable and allowances for staff turnover.

Property Costs (Increase of £4.501m)

The Executive Director of Neighbourhood Services has undertaken a review of the current and previous overspends and budget pressures within this area that have been reported in the latest and previous years revenue monitoring. These budgets have been robustly reviewed and realigned to ensure they accurately reflect the actual cost of delivering the services.

Since 2022/23 - 2024/25, the relet and responsive repairs budgets have overspent by £9.3m with a further projected overspend in 2025/26 of £2.7m. Over these years this has been managed through a combination of underspends in other areas of the HRA and utilising reserves however this is no longer sustainable.

The total cost of the relets service has increased by £2.3m for 26/27 which is in line with historical trends showing the year-on-year increases. Most costs are associated to relet repairs which are carried out by Construction Services. This cost includes the delivery of 1,300 relets in 2026/27, which is based on the current termination levels and content of work required to relet the properties. A detailed review of the cost of relets showed that the average cost of relets is consistently 15% higher than the average cost assumed in the 2025/26 budget. The current average cost of a relet is:

- Major Relet £8,727
- Normal Relet £3,444

The costs incurred are due to a variety of factors, notably the extent and types of repairs required and the impact of cost inflation. Aligning the budget with projected resource and work content, based on actual 25/26 figures, is expected to reduce rental void loss by having fewer properties void, resulting in a reduced required budget of £234,000 for 2026/27.

The total cost of the responsive repairs service has increased also by £2.3m for 26/27 which is in line with historical trends showing the year-on-year increases. This includes the day-to-day repairs service including emergency repairs and gas and lift servicing. The cost of delivering the responsive repairs and maintenance service is based on the current projected level and

cost of repairs being carried out. This includes 40,000 repairs per annum inclusive of labour, material, and subcontractor costs

Overall, this includes the impact of pay increases (together with the above shortfalls for previous years) and inflationary pressures for materials. The overall projected salary cost for Construction Services has increased by £1.6m based on previous assumptions. This relates to:

- an increase of 2% in respect of the 2025/26 pay award and a further 3.5% in respect of the 2026/27 pay award (£1.0m),
- the effect of National Insurance increases announced for the 2025/26 fiscal year (£0.4m) an increase in Living Wage payments in respect of apprentices (£0.2m).

Supplies & Services (Decrease of £0.363m)

This decrease mainly reflects structural changes in the quality and performance team and a reduction in the support provided by the homelessness team that are recharges to the HRA. This decrease is also due to the discontinuation of contract for Rent Recovery software as this function will now be provided in house.

Capital Financing Costs (decrease of £0.051m)

Loan charges have decreased, based on borrowing of £20m projected to be undertaken in 2025/26 to fund capital expenditure. The budgeted pooled interest rate is assumed at 4.2%. These costs reflect the level of borrowing costs required to support the delivery of the latest approved Housing HRA Capital Plan 2025-30. A review of the HRA Capital Plan 2026-2031 has also been carried out and assumptions are included in future projections. This includes allowances for future investment works that will be identified through the stock condition survey including further energy efficiency improvements aimed to improve the stock and also support tenants in fuel poverty. Furthermore, it includes assumptions in respect of RAAC remediation costs which are currently subject to evaluation following the completion of pilot works across 5 different archetypes which will be reported back to committee. The outcome of the review of the Capital Plan will be reported to members in February next year when the revised capital plan is considered for approval.

- 5.4 The budget detailed in Appendix 1 makes assumptions relating to other housing charges for financial year 2026/27. The cost of the sheltered warden service is fully recovered by the service charge and as almost three quarters of the expenditure for the service relates to staffing, it is very sensitive to any changes to these costs. After taking cognisance of the pressures noted in paragraph 5.3, in respect of staff pay increases and the NIC increase it is anticipated that the overall staff costs will increase by £0.212m. This together with this inflationary increases for other costs e.g. property mean that in order to provide a balanced budget in 2026/27 the service charge would require to be increased by 9%.

In addition, these charges propose an increase for car parking in garage / lock ups and garage sites by 3.50% to recover the cost of maintaining these properties. Details of all these charges are included in Appendix 2.

- 5.5 The budget 2026/27 detailed in Appendix 1 currently shows a deficit of £4.735m. This deficit would be removed by applying a rent increase of 8.00%. As with previous years, it is proposed that council house tenants are given the opportunity to indicate their preference on other rent increase options that would provide for additional expenditure in key priority areas in exchange for a greater rent increase. The available options are summarised below and further details including the specific impact on service delivery are provided in Appendix 3.

Option	Increase (%)	Average Weekly Increase
1	8.0	£7.28
2	8.25	£7.51
3	8.50	£7.74

- 5.6 As noted above, the budget detailed in Appendix 1 shows a deficit of £4.735m. To set a balanced budget, this is the level of savings that would require to be made if a 0% rent increase was proposed.
- 5.7 Dundee City Council house rents have increased by 14% over the past five years in comparison to an average 17.5% for local authority rent increases in Scotland. The five-year change within the Private Rented Sector is 44%. Over the past five years, Registered Social Landlord rents in Scotland have increased by approximately 20%.
- 5.8 Dundee City Council housing rents have previously been fixed in relation to percentages of the Gross Annual Values (GAV). The GAV is intended to reflect the rent which the house might be expected to attract on the open market in ideal circumstances where there is neither a glut nor a shortage of accommodation. In these circumstances, the GAV can be assumed to have taken account of the size, type and age of the house, the area of location and amenity value. This basis was previously accepted as reasonably fair and rents calculated and applied in this way to maintain the proper differentials and spread the burden of increased costs over the tenants in relation to the independently assessed value of the accommodation and amenity enjoyed by them. For 2026/27 it is proposed that the rents in Dundee are calculated on a straight percentage increase rather than applying the GAV multiplier. The reason for this is to ensure that the rent increase is more transparent for tenants where a straight percentage increase is applied to their weekly rent charge. The GAV multiplier method means that in some cases the percentage increase can vary.
- 5.9 In preparing the above statements, the Executive Director of Neighbourhood Services has considered the key strategic, operational, and financial risks facing the Council over the period. The main factors considered were:
- the possibility of new or emerging cost pressures and responsibilities.
 - the inherent uncertainty surrounding matters such interest rates and price inflation.
 - any impact of the Prudential Code for Capital Finance.
 - continuing impact of the cost-of-living crisis and ongoing Welfare Reforms specifically in relation to on tenants' ability to pay their rent.

By way of exemplification, the following table shows the potential financial impact of any variations against the current key budget assumptions:

Budget Area	Current Assumption	Example Variation	Financial Impact
Price Inflation	Various	+0.5%	£208k
Interest Rate (Pooled Rate)	4.2%	+0.5%	£43k

6 CLIMATE CHANGE

- 6.1 Dundee City Council declared a climate emergency in June 2019, followed by the launch of Dundee's Climate Action Plan in support of the transition to a net-zero and climate resilient future. With this declaration and action plan, the Council are investing over £55m in energy efficiency improvement works over the lifetime of the HRA capital plan aimed at improving the existing housing stock and supporting tenants in fuel poverty. The HRA capital investment on energy improvement works from 2019/20 to 2024/25 was £18.315m.

- 6.2 Complimentary projects and initiatives in the coming years to assist in tackling this issue are outlined in the approved Housing Energy Efficiency and Net Zero Strategy (Article IV of Neighbourhood Regeneration, Housing and Estate Management Committee, 4 December 2023, report 344-2023 refers).

7 **COST OF LIVING**

- 7.1 The under-occupancy (more commonly known as the Bedroom Tax) charge continues to be fully mitigated by the Scottish Government. (£2.854m for year ending 2025/26). Since 2014 mitigation has been provided to the value of over £26.85m. The funding provided by the Scottish Government is included within the General Fund Revenue Budget.
- 7.2 Universal Credit (UC) continues to be rolled out, and it is expected that full migration of cases from Housing Benefit (HB) to UC will complete in March 2026. There are currently 6,559 Local Authority tenants claiming UC (Housing Cost element) leaving 567 working age Local Authority tenants in receipt of HB. 75% of Council tenants are recipients of either HB or UC.
- 7.3 UC continues to have a negative impact on the level of tenant rent arrears; this is monitored on an ongoing basis and support provided to tenants where appropriate. Scottish Government continue to mitigate Benefit Cap in full, since January 2023 funding of £873.5k has been provided (£327.5k for 2025/26). The Council's Rent Collection and Benefit Delivery Teams continue to work together to support tenants affected by the Cap ensuring maximisation of claims.
- 7.4 The purpose of the Hardship Fund is to assist Council tenants experiencing financial hardship in the payment of rent as a result the ongoing Cost of Living crisis. To continue to mitigate the impact on council tenants, the fund, which was fully utilised in financial year 2024/25, and on track to be fully spent in 2025/26. It is proposed to continue this provision at £0.500m for financial year 2026/27 for ongoing assistance.
- 7.5 Council Advice Services continue to play a vital role in supporting Dundee City Council tenants by maximising income and improving households' financial resilience. In 2024/25 Council Advice Services helped all Dundee citizens claim over £17 million in welfare benefits. Along with the work commissioned through Brooksbank Centre and Services and Dundee CAB this rose to £23.4 million. Through tailored benefits advice they help tenants access entitlements they may otherwise miss, including disability benefits, carers benefits, Scottish Child Payment and Pension Credit. Council Advice Services also help guide tenants through the managed migration process to Universal Credit, ensuring continuity of income and preventing financial disruption, working with the Department for Work and Pensions to correct any errors or issues faced. This work contributes directly to tenancy sustainment, improved wellbeing, and reduced demand on crisis interventions. The work not only empowers individuals but also strengthens the wider community by aligning with Dundee's commitment to fairness, inclusion, and community wealth building.

8 **PROVISIONAL REVENUE BUDGETS 2027/28 & 2028/29**

- 8.1 In line with last financial year, Provisional Revenue Budgets for 2027/28 and 2028/29 are detailed within Appendix 1 of this report. These budgets include an estimated allowance for pay awards of 3.0% for 2027/28 and 3.0% for 2028/29 for all staff. Provision has also been included for other specific and general price inflation, where appropriate.
- 8.2 These budgets assume the estimated level of capital financing costs that will arise because of the planned significant investments included in the latest Housing HRA Capital Plan 2025-30 as well as assumptions for 2030-31. This includes the delivery of key housing investment priorities such as maintaining council houses at Scottish Housing Quality Standard and improving Energy Efficiency by installing new external and internal insulation, PV solar panels, new windows, heating, roof replacements, and RAAC remediation.

- 8.3 The projected rent increases based on these provisional budgets are 5.00% for each of these financial years. It should be emphasised that the attached budgets and rent levels above are only indicative and final decisions relating to these budgets and future rent levels will be taken in due course.

9 RENT CONSULTATION

- 9.1 The “How Your Rent is Spent” tenant engagement event was held on 26 August 2025 at the Steeple Church in Dundee. The rent priorities survey was live initially until 29 August 2025 and extended to the 19th September 2025. A total of 529 tenants responded to the Rent Priority Survey which concluded that the highest priorities of the options were:

1st	Repairs
2nd	Improving Energy Efficiency in Council Houses
3 rd	Helping Tenants Keep Their Tenancies
4th	Building More New Houses
5th	Environmental Improvements

- 9.2 Our statutory obligations for consulting tenants on rent increases are set out in Section 25 of the Housing (Scotland) Act 2001. The Act states that tenants must receive 4 weeks’ notice in advance of the commencement of any rental period prior to implementing any rent increase. Section 54 of the Act outlines that landlords must notify tenants of the likely effect of the proposal on the tenant and must have regard to any representations made to it within such reasonable period as specified in the notice.

- 9.3 In addition to considering the traditional methods of undertaking the rent consultation, the Executive Director of Neighbourhood Services will again consult with Council tenants on the budget proposals, rent levels and other housing charges through all means possible, these include:

- use of telephone surveying, either directly or when tenants contact the council.
- information displayed on Dundee City Council website.
- targeted use of relevant social media platforms.
- publication of updated guidance (HRA Methodology) for tenants to understand what their rent pays for.
- through continued collaboration with Dundee Federation of Tenants Association and registered tenants’ organisations; and
- face to face engagement with Tenants.

During the consultation, further information will be made available to tenants in respect of the Cost-of-Living Crisis and will provide information to tenants in respect of support services available for those affected by the cost-of-living crisis.

- 9.4 Following the consultation period and having regard to the proposals and the views expressed, there will be a further report to the City Governance Committee on 19 January 2026.

10 POLICY IMPLICATIONS

- 10.1 This report has been subject to the Pre-IIA Screening Tool and does not make any recommendations for change to strategy, policy, procedures, services, or funding and so has not been subject to an Integrated Impact Assessment. An appropriate senior manager has reviewed and agreed with this assessment.

11 CONSULTATIONS

- 11.1 The Council Leadership Team were consulted in the preparation of this report and agree with its contents.

12 BACKGROUND PAPERS

- 12.1 None.

TONY BOYLE
EXECUTIVE DIRECTOR OF NEIGHBOURHOOD SERVICES

3 October 2025

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HOUSING REVENUE ACCOUNT

REVENUE BUDGET 2026-2029

	Final Revenue Budget 2025/26 £000	Provisional Revenue Budget 2026/27 £000	Provisional Revenue Budget 2027/28 £000	Provisional Revenue Budget 2028/29 £000
EXPENDITURE				
STAFF COSTS				
Salaries and Wages (incl NI and Supn)	6,129	6,936	7,144	7,359
Supplementary Superannuation Charges	200	200	204	208
TOTAL STAFF COSTS	6,329	7,136	7,348	7,567
PROPERTY COSTS				
Rents	8	8	8	8
Non Domestic Rates	159	162	165	169
Property Insurance	588	618	618	618
Repairs and Maintenance	15,629	20,344	20,751	21,165
Health and Safety Contracts	150	170	170	170
Energy Costs	1,187	1,097	1,118	1,139
Fixtures and Fittings	15	15	15	15
Cleaning Costs	24	24	24	24
Lost Rents and Bad Debts	2,641	2,360	2,408	2,456
Open Space Maintenance	2,760	2,863	2,920	2,979
TOTAL PROPERTY COSTS	23,161	27,661	28,197	28,743
SUPPLIES & SERVICES				
Liabilities Insurance	586	615	615	615
Clothing, Uniforms and Laundry	4	4	4	4
Printing, Stationery and General Office Exp	98	98	98	98
Professional Fees	100	105	105	105
Postages, etc	42	50	50	50
Telephones	54	58	58	58
IT Software Maintenance	185	185	185	185
Hardship Fund	500	500	500	500
Internal Recharges	2,762	2,396	2,444	2,493
Services	554	592	604	604
Other Supplies and Services	634	553	553	552
TOTAL SUPPLIES & SERVICES	5,519	5,156	5,216	5,264
TRANSPORT COSTS				
Repairs and Maintenance and Other Runn	6	6	6	6
Transport Insurance	2	2	2	2
Car Allowances	36	36	36	36
TOTAL TRANSPORT COSTS	44	44	44	44
THIRD PARTY PAYMENTS				
Voluntary Organisations	34	34	34	34
TOTAL THIRD PARTY PAYMENTS	34	34	34	34
SUPPORT SERVICES				
Recharge from Central Support Departmen	3,843	3,920	3,999	4,079
TOTAL SUPPORT SERVICES	3,843	3,920	3,999	4,079

HOUSING REVENUE ACCOUNT

REVENUE BUDGET 2026-2029

	Final Revenue Budget 2025/26 £000	Provisional Revenue Budget 2026/27 £000	Provisional Revenue Budget 2027/28 £000	Provisional Revenue Budget 2028/29 £000
TOTAL CAPITAL FINANCING COSTS	20,444	20,393	22,373	24,348
PLANNED MAINTENANCE	4,728	4,897	4,995	5,095
TOTAL GROSS EXPENDITURE	64,102	69,241	72,206	75,174
INCOME				
Internal Recharge to Other Housing	24	24	24	24
Rents, Fees and Charges	60,459	60,566	60,566	60,566
Interest	0	0	0	0
Sheltered Housing Management Charge	3,172	3,460	3,460	3,460
Other Income	447	456	456	456
Contribution from Renewal & Repair Fund	0	0	0	0
TOTAL INCOME	64,102	64,506	64,506	64,506
TOTAL NET EXPENDITURE	0	4,735	7,700	10,668

Appendix 2**REVENUE BUDGET 2026/2027
REVIEW OF CHARGES**

Services for which charges are / could be levied	Present Charge p/w £	Proposed Charge p/w £
Sheltered Housing Accommodation		
Service charge	34.58	37.69
<u>Heating charges</u>		
Brington Place	9.87	10.17
Baluniefield	12.51	12.89
Car Parking ⁽²⁾		
Garages / lock ups	10.81	11.19
Garage sites	3.11	3.22
Other Housing Charges		
<u>Multi-storey laundrette</u>		
Auto wash (per use)	1.90	2.00
Tumble dryer (per use)	1.10	1.20
Cabinet dryer (per use)	1.10	1.20
<u>Communal Stair Cleaning</u>	2.23	2.31
<u>Other Housing (Non-HRA Budget)</u>		
Travelling People Site - Rent Charge	77.85	83.69
Temporary Accommodation Properties ⁽³⁾		
Lily Walker Centre	208.77	tbc
Supported Complex – Honeygreen Road ⁽³⁾	242.11	tbc
<u>Network Flats ⁽³⁾</u>		
1 Apartment	108.04	tbc
2 Apartment	271.93	tbc
3 Apartment	403.74	tbc
4 Apartment	547.68	tbc
5 Apartment	689.06	tbc
Low Management Accommodation Furnished Apartment ⁽³⁾		
1 Apartment	50.00	tbc
2 Apartment	50.00	tbc
3 Apartment	50.00	tbc
4 Apartment	50.00	tbc

Notes

(1) Unless stated otherwise, all above charges are on a 52-week basis.

(2) Legislation requires that income derived from these facilities be sufficient to meet the necessary expenditure incurred in providing them.

(3) The above figures reflect service charges only and exclude rental charges and will be set as part of the review of charges exercise.

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Appendix 3**REVENUE BUDGET 2026/2027****RENT CONSULTATION OPTIONS**

The following table provides details of each option available for tenants to indicate their preference on. For each option includes the details of the impact on service delivery of selecting this option.

<p>Option 1 – Rent Increase 8.00% (or average weekly increase of 7.28)</p> <p>This option would allow for the additional adjustments outlined in paragraphs 5.1 to 5.5 of this report and provides sufficient resources to allow for the current level of service to be maintained and to continue to deliver on key service priorities.</p> <p>This level of service includes the provision of the existing housing repairs service, planned maintenance, together with funding to deliver key housing priorities including:</p> <ul style="list-style-type: none"> • improving energy efficiency in Council houses and reducing the level of households in fuel poverty • tenancy sustainment • ongoing investment in existing stock and creation of affordable housing • continued investment in environmental improvements programme
<p>Option 2 – Rent Increase 8.25% (or average weekly increase of £7.51)</p> <p>This option would also provide resources for the level of service outlined in Option 1 above.</p> <p>In addition, the higher increase would provide additional income of £148,000 in financial year 2026/27 that would allow to be invested in additional borrowing. This borrowing would provide extra capital expenditure of approximately £2.7m which would be targeted specifically to progress towards meeting the Energy Efficiency Standard in Social Housing on all council houses. An example of what this investment can typically provide would be resources to provide external wall insulation for 125 houses.</p> <p>As well as the continuation external wall and other insulation programmes these additional resources could be spent on a range of other energy efficiency initiatives including solar panels, new decarbonised heating systems, and piloting emerging technologies for our houses to meet the new requirements of Energy Efficiency Standards in Social Housing.</p> <p>It would also allow for the establishment of an expanded programme to replace double glazed windows on an area basis, as well as enhancing programmes for the modernisation of kitchens and bathrooms.</p> <p>It should be emphasised that the above expenditure would be over and above that included in the latest Housing HRA Capital Plan 2025-30. The agreement of option 2 would simply increase these resources and give an opportunity for these improvements to be delivered within a shorter timeframe.</p>
<p>Option 3 – Rent Increase 8.50% (or average weekly increase of £7.74)</p> <p>This option would also provide resources for the level of service outlined in Option 1 above.</p> <p>In addition, the higher increase would provide additional income of £296,000 in financial year 2026/27 that would allow be invested in additional borrowing. This borrowing would provide extra capital expenditure of approximately £5.4m which would be targeted specifically to progress towards meeting the Energy Efficiency Standard in Social Housing on all council houses. An example of what this investment can typically provide would be resources to provide external wall insulation for 262 houses.</p> <p>As well as the continuation external wall and other insulation programmes these additional resources could be spent on a range of other energy efficiency initiatives including solar panels, new decarbonised heating systems, and piloting emerging technologies for our houses to meet the new requirements of Energy Efficiency Standards in Social Housing.</p>

It would also allow for the establishment of an expanded programme to replace double glazed windows on an area basis, as well as enhancing programmes for the modernisation of kitchens and bathrooms.

It should be emphasised that the above expenditure would be over and above that included in the latest Housing HRA Capital Plan 2025-30. The agreement of option 3 would simply increase these resources and give an opportunity for these improvements to be delivered within a shorter timeframe.