

GREATER LONDON AUTHORITY

REQUEST FOR DEPUTY MAYOR FOR FIRE & RESILIENCE DECISION – DMFD24

Title: Wimbledon Fire Station Appliance Bay Doors – Increasing the height of the openings and replacing the front and rear doors

Executive Summary:

Report LFC-0149z to the London Fire Commissioner seeks approval to appoint a contractor to complete works to the appliance bay doors at Wimbledon Fire Station.

The London Fire Commissioner Governance Direction 2018 sets out a requirement for the London Fire Commissioner to seek prior approval from the Deputy Mayor for Fire and Resilience before making a commitment to expenditure (capital or revenue) of £150,000 or above.

Decision:


That the Deputy Mayor approves expenditure of £451,163 by the London Fire Commissioner on works to extend Wimbledon Fire Station appliance bay doors (for the purpose set out in report LFC-0149z to the Commissioner).

Deputy Mayor for Fire and Resilience

I confirm that I do not have any disclosable pecuniary interests in the proposed decision.

The above request has my approval.

Signature:



Date:

6/6/19

PART I – NON-CONFIDENTIAL FACTS AND ADVICE TO THE DEPUTY MAYOR

Decision required – supporting report

1. Introduction and background

- 1.1. Report LFC-0149z sought the approval of the London Fire Commissioner to appoint Cooper Clarke Limited to complete works to the appliance bay doors at Wimbledon Fire Station and the London Fire Commissioner agreed (subject to the Deputy Mayor for Fire and Resilience's approval) to that appointment with a capital project spend of £451,163.
- 1.2. The works required consist of (i) increasing the appliance bay door openings from the current height of 3.9 metres to a minimum of 4.2 metres to accommodate the deployment of the extended ladder appliance and (ii) replacing the existing life-expired front and rear bay doors to suit the increased height of the openings.
- 1.3. The works are to be carried out in two phases, with the rear bay doors being completed and handed over prior to commencing the front bay doors, in order to keep the station operational.
- 1.4. Procurement initiation was approved by the LFC Director of Corporate Services on 19 July 2018 in order to obtain a competitive price for the works, and the works were procured competitively using the Bluelight portal with the results shown in the appendix to LFC-0149z.

2. Objectives and expected outcomes

Background

- 2.1. The Brigade established that the existing bay doors, having been installed when the current fire station was built in 1988, had reached the end of their anticipated design life of 25 years and that they should be replaced as programmed within the Forward Works register in 2019/20. This will ensure their continuing reliability and ensure operational resilience in meeting the required statutory attendance times.
- 2.2. The existing rear bay doors are not currently motorised which is standard practice for newly installed doors, under Appendix M of the Standard Station Design Brief. This means that currently they have to be opened and closed by hand, which inhibits station security and can lead to Health and Safety issues and personnel injuries when closing them, due to the weight of the doors.
- 2.3. In 2018/19, Wimbledon fire station was identified as a potential location for one of the new extended ladder fire appliances which require an increased opening height at both the front and rear bay doors of 4.2 metres, from the existing height of 3.9 metres. This was subsequently confirmed in a report presented to the Commissioner's Board on 5 December 2018 (LFC-0093).

Objectives

- 2.4. The works proposed are to replace all of the bay doors (six sets at the front and rear) and to undertake structural alterations to the appliance bay steel work by increasing the height of the head beams and the side door framing to achieve an increased opening of 4.2 metres.
- 2.5. As part of these works, the windows above the front bay doors will be reduced in height to suit the new configuration, and as a consequence of the increased opening height. All appliance bay doors will be motorised.

Process and approach

- 2.6. A multi-disciplinary consultant (MDC) from LFB's multi-disciplinary consultancy framework agreement, with a building surveyor and structural engineer on the design team, was appointed to undertake a feasibility study and produce a pre-tender cost plan. The MDC subsequently specified the works in detail and prepared a tender documentation package for competitive pricing.
- 2.7. Planning approval for replacement and structural alterations to the bay doors was obtained on 23 July 2018 from London Borough of Merton. Confirmation of compliance with Building Regulations 2010 (as amended) was obtained on 21 December 2018 from an Approved Inspector appointed by the MDC. Without these approvals in place it would not be permissible to proceed with the works.

Maintaining operational capability

- 2.8. To avoid the need for temporarily hosting Wimbledon Fire Station to another location, the works to the rear bay doors are to be carried out first, with full height hoardings to segregate the works from the remainder of the appliance bay, followed by the works to the front bay doors once the rear bay doors are completed and handed over. Phasing the works in this way enables the station to remain operational throughout the duration of the contract.

3. Equality comments

- 3.1. The Public Sector Equality Duty applies to the London Fire Brigade when it makes decisions. The duty requires them to have regard to the need to:
 - a) Eliminate unlawful discrimination, harassment and victimisation and other behaviour prohibited by the Equality Act. In summary, the Act makes discrimination etc. on the grounds of a protected characteristic unlawful.
 - b) Advance equality of opportunity between people who share a protected characteristic and those who do not.
 - c) Foster good relations between people who share a protected characteristic and those who do not, including tackling prejudice and promoting understanding.
- 3.2. The equality impact assessment indicates that the proposals in this report will not have a disproportionately adverse effect on any persons with a particular characteristic.
- 3.3. Securing optimum locations for the aerial appliances took into account normal aerial appliance incident types and current demand and provided for optimum aerial locations regardless of whether there was station capacity bay availability for an aerial appliance.
- 3.4. Locations for the extended height aerials also took into account incidents where aerial appliances were actually deployed at 18 metres and 32 metres properties. Both models produced a number of suitable locations. This list was reduced further taking into account the built environment around some fire stations and fire station infrastructure.
- 3.5. Further modelling work identified three existing aerial stations could provide an average response time across London of 18:29. This is for buildings of 32 metres and above in height – the three stations are Dagenham, Old Kent Road and Wimbledon. These could then be mobilised as part of the 'closest available appliance' principal aligning with the Brigade's 'equity of cover' principle; providing the fairest approach to all communities for the distribution of operational resources, supporting the Commissioner's duty to foster good relations between communities and eliminate unlawful discrimination.

- 3.6. The option of remaining at existing locations has little or no impact to firefighters in terms of their welfare, as no staff moves will be necessary. Additionally, the accommodation for staff at the existing aerial locations is sufficient.
- 3.7. The Brigade's equity of cover principle means that 11 aerial appliances at the current locations would still provide the fastest average response time for aerial appliances to all incidents out of all of the metropolitan fire services of the UK. Therefore, no communities in London would be judged to be negatively impacted by the placement of the three extended reach appliances at either Wimbledon, Old Kent Road or Dagenham.
- 3.8. Placing the aerials at Dagenham, Old Kent Road and Wimbledon broadly provides an extended height aerial either side of London (North and South of the Thames) and one centrally located at Old Kent Road. This provides a sub-10-minute average attendance time across London (based on historic incidents) for buildings of 18 metres and a sub-20-minute average response time for buildings over 32 metres.
- 3.9. The equality impact assessment indicates that the proposals in this report will not have a disproportionately adverse effect on any particular community.

4. Other considerations

Strategic objectives

- 4.1. Page 35 of the London Safety Plan says: "When London Fire Brigade attends an emergency incident, the response made needs to be the right one. This means having the right arrangements to ... Send the appropriate number and types of fire engine, with the right number of trained personnel in each crew so they can get to work on arrival ... [and to get] other specialist resources to incidents as quickly as they are needed".
- 4.2. Report LFC-0149 to the Commissioner seeks permission to replace the appliance bay doors at Wimbledon Fire Station to accommodate new extended ladder appliances—ensuring the availability of specialist appliances for incidents, such as high-rise fires.

Tendering process

- 4.3. With the works being under the OJEU threshold of £4,551,413 for Works Contracts, a competitive tendering exercise was completed through the Bluelight portal and bids were sought from four tenderers selected in liaison with the MDC. This process was completed in January 2019.
- 4.4. All the bids were examined for arithmetical errors, with qualifications sought to ensure the bids were compliant and complete. One tenderer formally withdrew following consideration that the structural works involved fell outside their area of experience. Three compliant bids were obtained.

Anticipated timeline

- 4.5. There is currently a six-month lead in period for the replacement and structural alterations to the bay doors, due to the need for fabrication of the bay doors, steelwork and replacement windows by specialist manufacturers.
- 4.6. Therefore, the intention is that construction will be commenced on site by November 2019, with an anticipated contract duration of 16 weeks.

Workforce

- 4.7. The Assistant Commissioner for Fire Stations has confirmed that Wimbledon Fire Station has been informed that the new extended ladder appliance is going to be based there. A representative of Fire Brigades Union (FBU) is to be invited to attend the pre-start site meeting, to ensure that they are fully informed.

5. Financial comments

- 5.1. The report requests approval to appoint the preferred contractor for the replacement appliance bay doors and required structural alterations at Wimbledon Fire Station. The works will be undertaken in 2019/20 and will be funded from the Commissioner's existing capital programme. There is an approved capital budget that cover the cost of these works. No additional funding is sought from the Greater London Authority.

6. Legal comments

- 6.1. Under section 9 of the Policing and Crime Act 2017, the London Fire Commissioner (the "Commissioner") is established as a corporation sole with the Mayor appointing the occupant of that office. Under section 327D of the GLA Act 1999, as amended by the Policing and Crime Act 2017, the Mayor may issue to the Commissioner specific or general directions as to the manner in which the holder of that office is to exercise his or her functions.
- 6.2. By direction dated 1 April 2018, the Mayor set out those matters, for which the Commissioner would require the prior approval of either the Mayor or the Deputy Mayor for Fire and Resilience (the "Deputy Mayor").
- 6.3. Paragraph (b) of Part 2 of the said direction requires the Commissioner to seek the prior approval of the Deputy Mayor before "[a] commitment to expenditure (capital or revenue) of £150,000 or above as identified in accordance with normal accounting practices...".
- 6.4. The Deputy Mayor's approval is accordingly required for the London Fire Commissioner to place orders with the winning contractor specified in the Confidential Appendix to report LFC-0149 to the Commissioner for the appliance bay door works, at a total cost not exceeding that specified in that report.
- 6.5. The LFC's General Counsel reviewed report LFC-0149z and noted that the arrangement proposed was consistent with the Commissioner's power under section 5A of the Fire and Rescue Services Act 2004 to procure services they consider appropriate for purposes incidental to their functional purposes; and the proposed works have been procured in compliance with the Public Contracts Regulations 2015 (the value of the same falling below the OJEU threshold for public works contracts and competitive tenders being sought from 4 contractors nonetheless).
- 6.6. Furthermore, under section 7 (2)(a) of the aforementioned legislation, the Commissioner has the power to secure the provision of personnel, services and equipment necessary to efficiently meet all normal requirements for firefighting.

Appendices and supporting papers:

LFC-0149y – Wimbledon Fire Station Appliance Bay Doors – Increasing the height of the openings and replacing the front and rear doors

Public access to information

Information in this form (Part 1) is subject to the Freedom of Information Act 2000 (FOI Act) and will be made available on the GLA website within one working day of approval.

If immediate publication risks compromising the implementation of the decision (for example, to complete a procurement process), it can be deferred until a specific date. Deferral periods should be kept to the shortest length strictly necessary. **Note:** This form (Part 1) will either be published within one working day after approval or on the defer date.

Part 1 Deferral:**Is the publication of Part 1 of this approval to be deferred? YES**

If YES, for what reason: Report LFC-0149 to the Commissioner contains commercial information. That report will be published immediately by the Commissioner with redactions to protect the commercial interests of the Commissioner. Deferred publication of the Deputy Mayor's decision providing consent should be deferred until after the 'cooling off' period post-contract award has expired.

Until what date: 1 September 2019

Part 2 Confidentiality: Only the facts or advice considered to be exempt from disclosure under the FOI Act should be in the separate Part 2 form, together with the legal rationale for non-publication.

Is there a part 2 form – NO

ORIGINATING OFFICER DECLARATION:

Drafting officer to
confirm the
following (✓)

Drafting officer

Andrew Nathan has drafted this report with input from the LFC and in accordance with GLA procedures and confirms the following:

✓

Assistant Director/Head of Service

Tom Middleton has reviewed the documentation and is satisfied for it to be referred to the Deputy Mayor for Fire and Resilience for approval.

✓

Advice

The Finance and Legal teams have commented on this proposal.

✓

Corporate Investment Board

This decision was agreed by the Corporate Investment Board on 3 June 2019

EXECUTIVE DIRECTOR, RESOURCES:

I confirm that financial and legal implications have been appropriately considered in the preparation of this report.

Signature

M. D. Ollé

Date

6.6.19

Report title

Wimbledon Fire Station Appliance Bay Doors – Increasing the height of the openings and replacing the front and rear doors

Report to

Commissioner's Board

Date

27 March 2019

Report by:

Assistant Director Technical and Commercial

Report number

LFC-0149z

Protective marking: **OFFICIAL - Sensitive**Publication status: **Published with redactions****Summary**

This report seeks approval to appoint Cooper Clarke Ltd to complete works to the appliance bay doors at Wimbledon Fire Station.

The works required consist of (i) increasing the appliance bay door openings from the current height of 3.9 metres to a minimum of 4.2 metres to accommodate the deployment of the extended ladder appliance and (ii) replacing the existing life-expired front and rear bay doors to suit the increased height of the openings.

The works are to be carried out in two phases, with the rear bay doors being completed and handed over prior to commencing the front bay doors, in order to keep the station operational.

Procurement initiation was approved by the Director of Corporate Services on 19 July 2018 in order to obtain a competitive price for the works, and a full procurement exercise was undertaken with the results shown in the appendix to this report.

Recommended decision(s)

That the London Fire Commissioner:

1. Agree that the Assistant Director Technical and Commercial can appoint the winning Contractor, Cooper Clarke Ltd for the required structural alterations and replacement of the bay doors at Wimbledon Fire Station.
2. Authorise the capital project spend of £451,163 required for these works.

Background

1. TSS Property established that the existing bay doors, having been installed when the current fire station was built in 1988, had reached the end of their anticipated design life of 25 years and that they be replaced as programmed within the Forward Works register in 2019/20. This will ensure

their continuing reliability and ensure operational resilience in meeting the required statutory attendance times.

2. The existing rear bay doors are not currently motorised which is standard practice for newly installed doors, under Appendix M of the Standard Station Design Brief. This means that currently they have to be opened and closed by hand, which inhibits station security and can lead to H&S issues and personnel injuries in closing them due to the weight of the doors.
3. In 2018/19, Wimbledon fire station was identified as a potential location for one of the new extended ladder fire appliances which require an increased opening height at both the front and rear bay doors of 4.2 metres, from the existing height of 3.9 metres. This was subsequently confirmed in a report presented to the Commissioner's Board on 5th December 2018, reference LFC-0093.
4. The works are to replace all the bay doors (6 sets front and rear) and to undertake structural alterations to the appliance bay steel work by increasing the height of the head beams and the side door framing to achieve an increased opening of 4.2 metres. As part of these works the windows above the front bay doors will be reduced in height to suit the new configuration, and as a consequence of the increased opening height. All appliance bay doors will be motorised.
5. A multi-disciplinary consultant (MDC) from LFB's multi disciplinary consultancy framework agreement, with a building surveyor and structural engineer on the design team, was appointed to undertake a feasibility study and produce a pre tender cost plan. The MDC subsequently specified the works in detail and prepared a tender documentation package for competitive pricing.
6. Planning approval for replacement and structural alterations to the bay doors was obtained on 23rd July 2018 from London Borough of Merton. Confirmation of compliance with Building Regulations 2010 (as amended) was obtained on 21st December 2018 from an Approved Inspector appointed by the MDC. Without these approvals being in place it would not be permissible to proceed with the works.
7. To avoid the need for temporarily hosting Wimbledon fire station to another location, the works to the rear bay doors are to be carried out first, with full height hoardings to segregate the works from the remainder of the appliance bay, followed by the works to the front bay doors once the rear bay doors are completed and handed over. Phasing the works in this way enables the station to remain operational throughout the duration of the contract.

Tendering process

8. With the works being under the OJEU threshold of £4,551,413 for Works Contracts, a competitive tendering exercise was completed through the Bluelight portal and bids were sought from four tenderers selected by LFB in liaison with the MDC. This process was completed in January 2019.
9. All the bids were examined for arithmetical errors, with qualifications sought to ensure the bids were compliant and complete. One tenderer formally withdrew following consideration that the structural works involved fell outside their area of experience. Three compliant bids were obtained.

Anticipated timeline

10. There is currently a six month lead in period for the replacement and structural alterations to the bay doors, due to the need for fabrication of the bay doors, steelwork and replacement windows by specialist manufacturers.
11. Therefore, the intention is that construction will be commenced on site by November 2019, with an anticipated contract duration of 16 weeks.

Finance comments

12. The report requests approval to appoint the preferred contractor for the replacement appliance bay doors and required structural alterations at Wimbledon fire station. The works will be undertaken in 2019/20 and will be funded from the LFC capital programme. There is an approved capital budget to cover the cost of these works.

Workforce comments

13. The Assistant Commissioner - Fire Stations has confirmed that Wimbledon fire station has been officially informed that the new extended ladder appliance is going to be based there. A representative of FBU is to be invited to attend the pre-start site meeting.

General Counsel comments

14. Under section 9 of the Policing and Crime Act 2017, the London Fire Commissioner (the "Commissioner") is established as a corporation sole with the Mayor appointing the occupant of that office. Under section 327D of the GLA Act 1999, as amended by the Policing and Crime Act 2017, the Mayor may issue to the Commissioner specific or general directions as to the manner in which the holder of that office is to exercise his or her functions.
15. By direction dated 1 April 2018, the Mayor set out those matters, for which the Commissioner would require the prior approval of either the Mayor or the Deputy Mayor for Fire and Resilience (the "Deputy Mayor").
16. Paragraph (b) of Part 2 of the said direction requires the Commissioner to seek the prior approval of the Deputy Mayor before "[a] commitment to expenditure (capital or revenue) of £150,000 or above as identified in accordance with normal accounting practices...".
17. The Deputy Mayor's approval is accordingly required for the London Fire Commissioner to place orders with the winning contractor specified in the Confidential Appendix for the appliance bay door works, at a total cost not exceeding that specified in the attached Appendix.
18. The General Counsel has reviewed this report and notes that the arrangement proposed is consistent with the Commissioner's power under section 5A of the Fire and Rescue Services Act 2004 to procure services they consider appropriate for purposes incidental to their functional purposes.
19. Furthermore, under section 7 (2)(a) of the aforementioned legislation, the Commissioner has the power to secure the provision of personnel, services and equipment necessary to efficiently meet all normal requirements for firefighting.
20. The General Counsel also notes that the proposed service has been procured in compliance with the Public Contracts Regulations 2015. As the value of the works falls below the OJEU threshold, the use of a Bluelight tender process was permissible.

Sustainability implications

21. There are no sustainability implications. All waste arising from works is to be removed by a licensed waste carrier and disposed of at a permitted facility. The Contractor is to supply all legally compliant signed waste transfer notes and waste consignment notes to the Authority.

Equalities implications

22. The Public Sector Equality Duty applies to the London Fire Brigade when it makes decisions. The duty requires us to have regard to the need to:
- a) Eliminate unlawful discrimination, harassment and victimisation and other behaviour prohibited by the Equality Act. In summary, the Act makes discrimination etc. on the grounds of a protected characteristic unlawful.
 - b) Advance equality of opportunity between people who share a protected characteristic and those who do not.
 - c) Foster good relations between people who share a protected characteristic and those who do not, including tackling prejudice and promoting understanding.
23. The equality impact assessment indicates that the proposals in this report will not have a disproportionately adverse effect on any persons with a particular characteristic.
24. Securing optimum locations for the aerial appliances took into account normal aerial appliance incident types and current demand and provided for optimum aerial locations regardless of whether there was station capacity bay availability for an aerial appliance.
25. Locations for the extended height aerials also took into account incidents where aerial appliances were actually deployed at 18 metres and 32 metres properties. Both models produced a number of suitable locations. This list was reduced further taking into account the built environment around some fire stations and fire station infrastructure.
26. Further modelling work identified three existing aerial stations could provide an average response time across London of 18:29. This is for buildings of 32 metres and above in height – the three stations are Dagenham, Old Kent Road and Wimbledon. These could then be mobilised as part of the '*closest available appliance*' principal aligning with the Brigade's '*equity of cover*' principle; providing the fairest approach to all communities for the distribution of operational resources, supporting the Commissioner's duty to foster good relations between communities and eliminate unlawful discrimination.
27. The option of remaining at existing locations has little or no impact to firefighters in terms of their welfare, as no staff moves will be necessary. Additionally, the accommodation for staff at the existing aerial locations is sufficient.
28. The Brigade's equity of cover principle means that 11 aerial appliances at the current locations would still provide the fastest average response time for aerial appliances to all incidents out of all of the metropolitan fire services of the UK. Therefore, no communities in London would be judged to be negatively impacted by the placement of the three extended reach appliances at either Wimbledon, Old Kent Road or Dagenham.
29. Placing the aerials at Dagenham, Old Kent Road and Wimbledon broadly provides an extended height aerial either side of London (North and South of the Thames) and one centrally located at Old Kent Road. This provides a sub-10-minute average attendance time across London (based on historic incidents) for buildings of 18 metres and a sub-20-minute average response time for buildings over 32 metres.

30. The equality impact assessment indicates that the proposals in this report will not have a disproportionately adverse effect on any particular community.

List of Appendices to this report:

Appendix	Title	Protective Marking
1.	Confidential Appendix	Official-Sensitive

43 Commercial Interests

(2) Information is exempt information if its disclosure under this Act would, or would be likely to, prejudice the commercial interests of any person (including the public authority holding it).

Procurement Process

1. The procurement process was overseen by LFB's Corporate Procurement Services. Tender documentation was prepared by the MDC and on 26th November 2018 four selected contractors were invited to download the documentation and submit tenders electronically through the "Bluelight" tendering portal. A seven week period was allowed for return of tenders in order to accommodate the Christmas break.
2. Tenders were returned on 11th January 2019. The returned tenders are summarised in the table below:

Return	Name of Firm (in price order)	Tender Price (£)	Corrected Price (£)
1	B Nokes Contracts Ltd	267,670.58	276,670.58
2	Cooper Clarke Ltd	379,553.96	379,553.96
3	Forcia Ltd	395,130.73	404,923.37
4	Standage & Co Ltd	0.00	0.00

3. As part of the tender review process, B Nokes Contracts Ltd who had submitted the lowest bid (in sum of £276,671 after the clarification process) advised the MDC that, after taking into account factors such as the contractual requirement for contractor's design liability, the need to increase their current level of insurance cover and to provide full height hoarding to isolate the appliance bay from the working area, it wished to withdraw its bid from further consideration.
4. The second lowest bid, from Cooper Clarke Ltd, was considered in detail by the consultants, as set out in the tender report, and on completion of this process the amount of their tender sum was confirmed as £379,554. This bid was considered to be a compliant one by the MDC, and the higher cost reflects the contractor holding the correct level of insurance cover, provision of full height hoarding within the appliance bay, and correctly detailed programme, showing phasing of the works to accommodate the rear bay doors being installed and handed over prior to commencing works to the front bay doors. The MDC's review has demonstrated that Cooper Clarke Ltd has shown a good understanding of the services required, providing a comprehensive response, demonstrating a realistic understanding of the required works and the specified standards. Cooper Clarke Ltd has submitted the most economically advantageous bid and has the capability to deliver the works to the required standard.
5. The third lowest bid, from Forcia Ltd, was also scrutinised by the consultants, as set out in the tender report, and after review by the MDC and subsequent clarification process their tender sum was £404,924.
6. Although they were invited to tender on the basis of their standing as a main contractor, Standage & Co Ltd decided to decline the opportunity to tender prior to the closing date, due to

lack of experience in this specific area of work, together with an excessive workload for their estimators arising from other clients wishing to commit expenditure prior to the end of financial year.

Tender recommendation

7. The tender report recommends that Cooper Clarke Ltd is appointed to carry out the works, on the basis that they submitted the most economically advantageous tender and provided a fully compliant bid. This contractor is known to have the required skills and experience to undertake these works within the given timeframe.

Project Budget

The overall project budget is:

Project element	Cost (£)
Feasibility cost	6,895.00
Tendered works cost	379,553.96
MDC fees, 10.05%	38,145.17
Staff costs, 7%	26,568.78
Total project cost (all the above)	451,163

Finance comments

8. The report requests approval to appoint Cooper Clarke Ltd for the replacement of appliance bay doors and the required structural alterations to the appliance bay openings at Wimbledon fire station.
9. The works will be undertaken in 2019/20 and will be funded from the LFC capital programme at a projected cost of £452k. There is an approved capital budget for all appliance bay door replacements totalling £981k. If this project was funded from external borrowing, the annual debt charges would be £28k, £18k annual debt repayment and £10k interest per annum, based on a life of 25 years and an interest rate of 2.2 per cent per annum.

