Oaklee News

Spring 2019 The Newsletter for Oaklee Housing Tenants

Taoiseach welcomes tenants to our new Development akle in Dublin



How we're performing Page 4





POWERING Positive Change

Energy Advice Pages 3 / 13 / 16



oaklee.ie 01 400 2650 Taoiseach's VisitPage 5Delivering New HomesPage 12Colouring In CompetitionPage 20

A message from our Chief Executive Officer

Sharon Cosgrove



Welcome to the latest edition of Oaklee News which I hope you will find interesting and helpful.

In this edition I am delighted to welcome quite a few new tenants to Oaklee Housing who have moved into their homes over the last 6 months.

I hope you are settling well into your homes and communities. Our Housing Officers are there to help, so if you have any queries, please do give the service centre a call.

We are proud to announce the opening of our newest housing scheme, Stormanstown House, which was opened by the Taoiseach Leo Varadkar and the Minister for State Damien English TD. Some of the families who recently moved in met the Taoiseach and Minister. We have many more housing schemes under construction, completing over the next few months.

In this edition we have practical articles on fire safety, gas safety and how to save energy – all very useful to keep you safe in your home and to help reduce utility bills. As we go into the coldest time of the year.

As always we update you on the Tenants' Forum, on how you can get involved, how to avail of the community grants and a children's colouring competition.

On behalf of the all the staff and Board of Oaklee Housing, I would like to wish you all the very best well for 2019.

> Working together for positive change.

How to Save Energy

POWERING Positive Change

Some of our top tips!

- Use low energy lightbulbs.
- Close curtains at dusk to keep heat in.
- Turn off unnecessary lighting.
- Only open windows when needed for ventilation.
- Familiarise yourself with how to use any heating controls.
- Only boil the water you need in your kettle.
- Consider purchasing energy efficient appliances.
- Avoid blocking your radiators.
- Switch off appliances that are on standby.
- Use your washing machine wisely.

For more information please contact the Sustainable Energy Authority of Ireland (SEAI) on 1850 376 666 or visit: www.seai.ie

We welcome your input

This is the Oaklee Housing newsletter, Oaklee News, which we will be sending to you twice a year. We hope to provide you with a range of interesting and enjoyable articles that provide important information, reports on staff and residents, offer hints and tips about lifestyle and include the occasional competition and quiz.

Please let us know what you think of this initiative and how you feel your newsletter can be improved further. We welcome letters, recipes, photos or other contributions from you to make these publications feel closer to you.

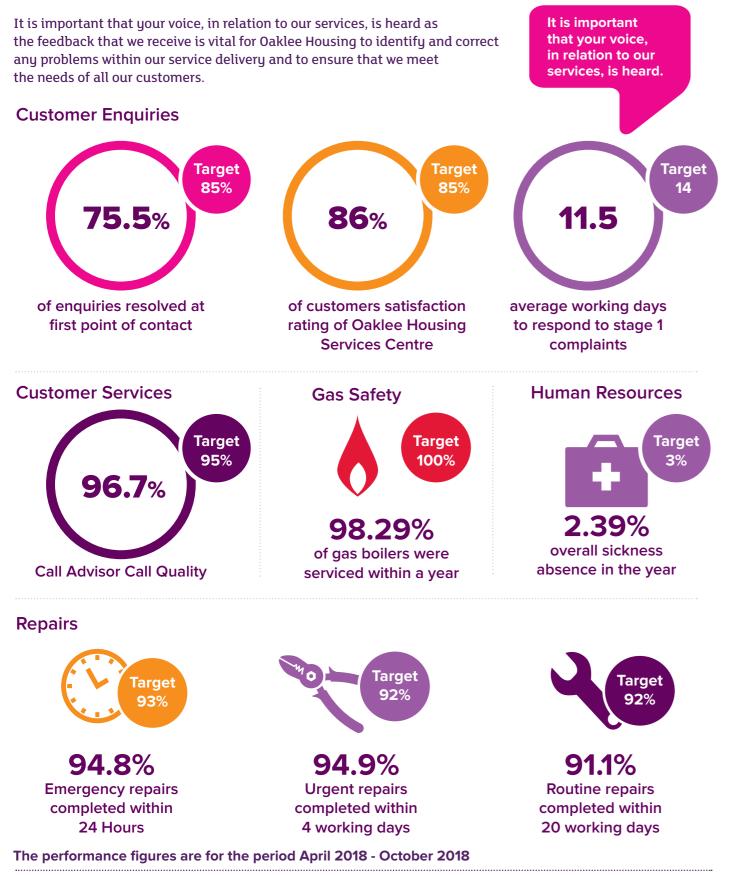
GET IN TOUCH

Oaklee Housing, 132 James's Street, Dublin D08 PK25

T: 01 400 2650 E: enquiries@oakleehousing.ie www.oaklee.ie T: 01 400 2650 oaklee.ie

How we're performing

Oaklee Housing are at the forefront in the provision of social housing and are committed to delivering quality housing and excellent customer services that enhance the lives of customers and communities.



Taoiseach welcomes tenants to Oaklee Housing's newest Development in Dublin

The Taoiseach, Leo Varadkar, Minister of State for Housing and Urban Development, Damien English and Noel Rock TD, today visited Oaklee Housing's newest €11 million development Stormanstown House, Dublin.

Nearly all tenants of the development have now moved into their homes.

The €11 million housing scheme completed in early October is funded through a combination of partners including government, Dublin City Council and Oaklee Housing.

Oaklee Housing entered into a contract with a developer to buy the site, which facilitated the recommencement of construction of the site. This partially completed development lay derelict for almost a decade and was an eyesore for local neighbours. Given the requirement for social housing in the area Oaklee Housing were delighted to acquire the completed units within a top quality scheme.

The Taoiseach and the Minister received a tour of the new development by Oaklee Housing staff and got the chance to meet some of the new tenants and hear how their new home will have a positive impact on their lives.

It is great to see the development finally handed over to many new families who will make it their home, just in time for Christmas.

We were also pleased to welcome the Taoiseach and Minister to Stormanstown to see the development first-hand.

Taoiseach, Leo Varadkar said:

With a mix of one, two, three and four bedroom apartments, 42 units in total, this muchneeded development caters for a range of families and their individual needs in the Ballymun and surrounding area. Tenants, who had been on the social housing waiting list, moving into their new homes.

Page 5



Sharon Cosgrove said: This site lay derelict for almost a decade and was an eyesore for local neighbours. It was in need of redevelopment, particularly given the requirement for social housing in the area. We were pleased to be able to acquire the site and develop a top quality scheme, which will provide much needed social housing for families in need.

New Homes for Kilkenny

Work has begun on an Oaklee Housing development that will provide 27 new homes for families on the housing waiting list in Kilkenny.

More than €6 million will be invested into the development by Oaklee Housing, with finance from the Housing Finance Agency and the Local Government's Capital Advance Lasing Facility (CALF).

The homes are designed to meet a range of tenancy needs including those of families and individuals with limited mobility.

The Walkin Street development will also include a community centre which will enable the local neighbourhood to meet for social events, education classes, or recreational activities.

Ormonde Construction was appointed as the main contractor and with a build period of 15 months, the homes will be ready in early 2020.



Sharon Cosgrove, Chief Executive Officer of Oaklee Housing said:

"There are many demands for housing in today's society and it is important that we get more homes underway. We are working in close partnership with a range of local authorities, government agencies and developers to accelerate the delivery of social and affordable homes for a range of needs. We believe a collaborative approach can enable us to provide an effective response to the Rebuilding Ireland agenda."



Page 7



Putting **Customers** at the Heart of Everything We Do!

Oaklee Housing would like tenants to have a voice in influencing our decisions. We are passionate for our tenants to gain skills and knowledge which can be used to affect change and improve the delivery of housing services.

The overarching aim of the Oaklee Tenant Engagement Programme is to have a clear approach to tenant involvement which is inclusive of residents from all communities.

We understand not everyone wants the same level of involvement so aim to have informal and formal involvement opportunities for tenants to choose from with many activities that can be completed from the comfort of your own home. Whether it's taking a back seat role or centre stage we will give you the support and training you need!

If you would like to get involved in the Tenants' Forum, you can contact our dedicated Tenant **Involvement Team on** 01 400 2650.

Fire Safety at Home

Whilst Oaklee Housing is committed to ensuring our homes are managed to the highest standards, fire safety is a shared responsibility. We have set out some useful fire safety advice below:

Fire may cause serious injuries and extensive damage to property and possessions. By following a few simple steps and maintaining a basic level of awareness you can considerably reduce the chances of fire in your home.

Your home is already equipped with smoke alarms which you should test weekly. Never remove your batteries, disconnect or cover your smoke alarm. Where alarms are connected to a communal build-ing fire alarm system they will be tested by Oaklee Housing staff and contractors.

- Use the heating system provided. Do not use
- additional heaters that have flames (gas and paraffin) or electric bar heaters.
- Do not store things in gas or electric meter cupboards.
- Always treat an alarm as a real fire it might be someone burning toast, but it might not.
- Make a fire action plan so that everyone in your home knows how to get out if there is a fire.
- Keep the exits from your home clear so that you can escape if there is a fire.
- Make sure that everyone in your home can easily find the keys for doors and windows.
- Take extra care in the kitchen accidents while cooking account for over half of fires in homes. Never leave young children alone in the kitchen.
- Take extra care if cooking with hot oil and never throw water onto or try to move very hot or burning oil. Consider buying a deepfat fryer which is controlled by a thermostat (if you don't already have one).
- Never leave lit candles in unoccupied rooms or in rooms where children are on their own.
- Make sure candles are in secure holders on a surface that doesn't burn and are away from
 any materials that could burn.

- Make sure cigarettes are stubbed out properly and are disposed of carefully, and never smoke in bed.
- Get into the habit of closing doors at night. If you want to keep a child's bedroom door open, close the doors to the lounge and kitchen; it might help to save their life if there is a fire.
- Regularly clean the filters in tumble dryers and kitchen extractor hoods.
- Keep matches and lighters where children can't see or reach them.
- Take special care when you're tired or have taken alcohol.
- Don't overload electrical sockets. Remember, one plug for one socket.
- Don't leave the TV or other electrical appliances on standby. Always switch them off and unplug them when not in use.
- If you or a member of your household has any difficulty seeing, hearing or moving about your home, you will need to take extra care to deal with the risk of a fire.
- Apartments are built to be fire-resisting and should contain fires until the Fire Brigade arrive provided doors are kept shut.
- Walls, ceilings and doors will hold back flames and smoke, so if there's a fire



somewhere else in the building, you're usually safest staying in your apartments unless you're affected by heat or smoke.

If you live in an apartment you should plan how to escape if there is a fire in your home or your block. It is likely that an apartment will share common areas with other apartments, such as corridors and stairways. The owner of the building will have the responsibility of making sure that the necessary fire safety measures needed in these areas are installed.

For example, there may be a communal fire alarm, fire doors and other fire safety features of the common areas which will need to be regularly maintained. Never interfere with fire detection equipment or fire safety measures such as fire doors and never leave rubbish, unwanted furniture etc in the communal areas. If you come across materials that have been left, they may present a risk to you and your family. Please contact us immediately.

• It is important to understand the fire safety measures built into the common areas; contact Oaklee Housing if you want us to explain the safety plans for the premises and make sure that you are familiar with what you should do if a fire happens.

- You should not use a lift if a fire happens
- If you cannot escape because of smoke in the corridors, you will need to stay in your apartment, near a window, where you can wait for assistance. **Call 999 or 112** and tell the fire service operator which apartment you are in. The operator will tell the fire fighters to come and assist you or let you know that your apartment is not in danger. This is particularly important if you have difficulty moving around or using the stairs.

Tell your Housing Officer or let the Fire Service know that you would be unable to evacuate if there was a fire in your building.

- The consequences of a fire can be devastating, even if it doesn't result in the loss of life or injury. While Oaklee Housing will repair or replace damaged fixtures and fittings, we will not replace your personal items.
- You are therefore strongly advised to take out home contents insurance to cover your personal affects in the event of fire.

Your guide to gas safety

Lots of homes use on gas for heating, hot water and cooking. Whilst well maintained gas equipment is generally very safe, faulty gas boilers, fires and cookers can be deadly. Appliances which are not regularly serviced by Oaklee Housing can cause gas leaks, fires, explosions and carbon monoxide poisoning.

Safety checks

Oaklee Housing is fully committed to ensuring your safety within your home and that all gas appliances are maintained in a safe condition. By law, we have to check all gas appliances in your home every year, to make sure that they are safe. A gas engineer needs to visit your home to carry out this free safety check and service.

How do I know when my gas service is due?

The safety check and service is carried out annually. Our gas engineers will contact you approximately 12 weeks before your service certificate expires to arrange an appointment for the safety check and service to be completed.

We start the process at this point to ensure that the service is completed before the current certificate expires. The next service will be due no more than 12 months following this service.

How long does the safety check take?

The check takes about 40 minutes. Once the safety check and service is completed the contractor will provide you with a Gas Safety Certificate, please keep this in a safe place for your records.

Who does the check?

A qualified Registered Gas Installer (RGI) engineer will do the check. Please ask to see their identity card before you let them in.

Do I have to let the engineer in?

Yes. Your tenancy agreement says that you must

let the engineer in. Gas checks save lives. By law, we have to do them. If you repeatedly refuse to let us in, we may have to take legal action. We will also seek to recover any additional costs incurred.

No Access Procedure:

It is vital that you provide access to allow Oaklee Housing to check and service your gas boiler. If you do not contact us and our engineers are unable to gain access to your property, Oaklee Housing will enter into our No Access Procedure, which could result in your gas supply being shut off; your tenancy may also be at risk and we may commence legal proceedings to ensure access is given. Our number one priority is to ensure you are safe in your home.

What should I do if I will not be at home for the appointment for the Gas Safety Check?

Our engineers will endeavour to arrange the service to suit you, however, your new appointment must take place within 7days from the original appointment date. If you need to change the appointment please contact the gas contractor directly - their contact details will be noted on the appointment card you have been sent, alternatively contact Oaklee Services Centre immediately on *01 400 2650* or by e-mail to *repairs@oakleehousing*.ie. If you do not contact us and our contractors are unable to gain access, Oaklee Housing will enter into our no access procedure, which could result in your gas supply being shut off and your tenancy may also be at risk.

POWERING Positive Change

What will the engineer check?

The engineer will check and service all the gas appliances that Oaklee Housing owns, such as gas boilers and appliances. They will also check the gas supply pipes and complete a visual check of gas appliances that you own, such as gas cookers. They will not complete a service of your appliances as they are your responsibility.

The engineer will also be able to answer any gas questions that you have. They can show you how to use the heating and hot water system, and can also give advice about saving energy.

What if an appliance is faulty?

The engineer will fix faults straight away if they can. If they can't, they will arrange follow-up repairs. They will disconnect appliances that are unsafe where they are unable to repair immediately. We will fix the problem as soon as possible, for free.

Benefits of Servicing your Boiler

In addition to the obvious safety benefits of boiler servicing, a well maintained boiler will also ensure the boiler is operating efficiently, thereby reducing your fuel costs.

Never reconnect an appliance that has been disconnected for safety reasons as this is dangerous.



Gas safety: top tips

- Always follow the appliance manufacturer's operating instructions for your gas appliances
- Ensure you give access to Oaklee Housing Registered Gas Installer engineer to check the appliances in your home annually as requested
- Make sure you know where and how to turn off your gas supply
- You must request permission from Oaklee Housing to install a gas appliance
- If you think an appliance might be faulty, turn it off and call Oaklee Housing immediately to report it
- Test your carbon monoxide detector regularly and report any faults to Oaklee Housing immediately

Important:

If you smell gas, or think that there may be a gas leak: call the 24 hour Gas Emergency Service immediately on:

T: 1850 20 50 50

oaklee.ie

Delivering **New Homes**



Greenville, Enniscorthy, Co. Wexford

Phase one of Greenville is due to complete late 2018 with the delivery of 11 units in a combination of 3 bedroom semidetached houses and 2 bedroom duplexes and is being developed as a turnkey development . Once completed Greenville will have over 46 much needed homes to help house families who are currently on the housing list.



Hampton Woods, **Dublin**

We recently acquired eight 2 bed 2 bath duplexes on Hampton Woods Road, Dublin 11. The acquired units will be given an extensive refurbishment and will be delivered by end of 2018.



The Galleries. **Donabate**

Located in North Dublin. The Galleries Donabate is an apartment complex of 43 spacious units ranging from one to three bed dwellings. The units are spread between two separate blocks creating its own courtyard of open space for the tenants living in the development. The scheme is due for completion early 2019.



Stormanstown Hall, Ballymun

Oaklee Housing are proud to have recently completed the purchase of 42 new homes in Ballymun. The development consists of 11 townhouses and 31 apartments in a mixture of one to three bed units. Allocations have already been completed and tenants have now moved in.

Mortgage to Rent

If you're interested in any of these

homes: call T: 01 400 2650

or visit oaklee.ie

Oaklee Housing have recently completed an additional 18 units under the Mortgage to Rent (MTR) program. Through the MTR program, Oaklee Housing works to assist families and individuals who have unsustainable mortgages and who are eligible for social housing. Oaklee Housing acquires the properties and leases them to their former owners as social housing. This reduces the stress of unsustainable debt for the MTR client and also reduces the number of people made homeless through repossessions. In the process any remedial works required to the properties are addressed to bring them up to a social housing lettable standard.

Walkinslough Court, Kilkenny

Walkinslough Court is a development of 27 units comprising a mix of 1, 2 and 3 bedroom apartments with the ground floor units being design with tenants with disabilities in mind. Located on the former site of the Lighthouse public house, convenient to Kilkenny city centre it had been lying derelict for some time before Oaklee Housing purchased it. Construction commenced in September 2018 and is due to be completed in early 2019.

Ensure your benefits are correct

POWERING Positive Change

Oaklee Housing would advise all of our customers to check to ensure their benefits or entitlements are correct, with further information available from www.welfare.ie

Visit oaklee.ie or follow us on Facebook **T** and Twitter **Y** for daily updates.

T: 01 400 2650 oaklee.ie

oaklee housing



MENU OF TENANT INVOLVEMENT – Together we will achieve more

Get involved?

Being involved with Oaklee Housing will give you the chance to:





How do I get involved?

You can choose how to get involved and when by selecting the type and level of involvement that suits your lifestyle.

Oaklee Housing would be delighted to hear from you

Please complete the Menu of Involvement in this newsletter and return to Oaklee Housing or hand it to a member of Oaklee Housing staff. Telephone 01 400 2650 and ask for the Tenant Involvement Team.

Oaklee Housing believes that it is essential to consider the views of our tenants with regard to the services and housing we provide. We are committed to putting our customers at the heart of service delivery and we believe that by listening to and taking on board your views, we can ensure that policies and services are more responsive to changing needs and rising aspirations.

We recognise that it is important to offer a range of involvement methods which are fit for purpose and appropriate to the needs of our tenants, providing the opportunity for you to get involved with us on whatever level best suits your lifestyle. If you are interested in working with Oaklee Housing staff to improve our services, please indicate which option would be most appropriate for you and return the completed form.

IF YOU WOULD LIKE TO GET INVOLVED WITH OAKLEE HOUSING

simply fill out the form below

Menu of Tenant Involvement

 Resident Groups – Represent your community on a wide range of issues by being part of a Resident Group in your area.
 [Meets as and when required – 2.5 hours per meeting]

- Tenant Champion Where no formal Tenant Association exists become a Tenant Champion to represent your local community, working beside Oaklee housing staff to address any issues in your area.
 [1 hour per week]
- Tenants' Forum Group We currently have one Forum which meets to discuss housing related issues and sharing best practice ideas.
 [Meets every 10 weeks – 2.5 hours per meeting]

 Editorial Team – Write and review articles for our Tenant Newsletter and website and report on the work of the Tenants' Forum.
 [Meets quarterly – 2 hours per meeting]

Your Details

Name

Address

Page 15



Estate Walkabouts – Walk around your estate with your Housing and Property Services Officer to identify areas of concern and agree priorities for the local community.

[Meets annually – 2 hours per meeting]

- Wystery Shoppers Test services and provide feedback as a mystery shopper by carrying out a series of pre-agreed tasks, such as telephone calls or reception visits, and report on findings. Training will be provided. [Meets quarterly over set days]
 - Tenant Satisfaction Survey Assist with the development of a Tenant Satisfaction Survey to help us identify our strengths and weaknesses.
 [Meets with staff and Consultant as required before and after the survey issue.]
- Register of Tenants Respond to surveys or comment on specific service areas which you are interested in. We can contact you by text, post, email or telephone call.
 [As and when required time commitment can be as little as 20 minutes]

Telephone

Please complete and return to: Oaklee Housing, 132 James's Street, FREEPOST, Dublin 8

Reduce Energy Costs

oaklee: housing

POWERING **Positive** Change

If you have your own electricity or gas meter then you may be able to save money by:

- Requesting a change of meter type so you either receive bills or pre-pay using a card.
- Paying in an alternative way e.g. by bill, direct debit or a standing order.
- Alternative billing options such as paperless or online billing.
- One of the easiest ways to save money is to consider switching suppliers. Comparison websites can assist with comparing energy providers, such as www.bonkers.ie and www.switcher.ie

Visit oaklee.ie or follow us on Facebook **f** and Twitter **Y** for daily updates.

T: 01 400 2650 oaklee.ie



Spooky fun this October at Rowantree Court.



Rowantree Court Tenants.

Different ways to pay your rent

There are a number of methods which are available to pay your rent including;

- Payment Card The payment card can be used at any PostPoint outlet in Ireland displaying one of the PostPoint signs below or it can be used at any Post Office.
- **Household Budget** Rent can be deducted from Welfare Benefits via the Household Budget Scheme, administered by An Post. A deduction form can be downloaded from www. anpost.ie or ring Customer Services on 1800 707172 or contact our services centre.
- 首 **Standing Order** A standing order can be set up to pay rent via your bank or you can use your internet online banking facility. Further details are available from Oaklee Services Centre.
- mybills.ie

mybills.ie is a free service from An Post providing a 'one-stopshop' for paying bills online including your weekly rental payment. Tenant's can also set up payments to pay a regular amount automatically.

Cheques or postal orders or cash payments in our Head Office.



Halloween Raffle Food Hamper Prize Winner – Lena Clerkin.

Halloween Raffle Draw Party for

Changes in Circumstances

If your rent is calculated on the basis of your income you must advise Oaklee Housing of any changes in your circumstances as soon as they occur, including;

- changes to household income (including additional income from training schemes or increases in welfare benefits)
- · if anyone moves in or out of your property
- if additional children join the household.

Community grants



What is the Community Grant? The Oaklee Housing community grant is available to fund projects that involve people in their developments.

Oaklee Housing believes that by supporting communities and residents groups, they will be capable of delivering creative solutions to community issues and will enhance the place where they live, particularly when they work together. Examples of projects include; environmental projects, social events, kids clubs and community arts projects.

The projects which we will support demonstrate strengthening communities and deliver direct benefit to our tenants, their families and communities, which will help contribute to our vision that together we enrich lives.

A formal residents group does not need to be set up initially to avail of a grant but a Residents Group will need to be established for ongoing funding.

Applications for projects can be made throughout the year.

There are two types of Community Grant:

Residents' Group Start Up Grant

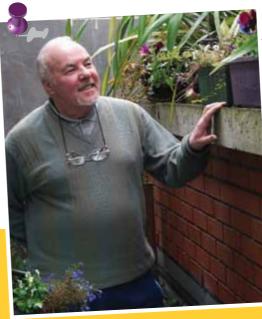
A start up grant up to a maximum of €150.00 per group will be made available to help fund the start up of projects and the formation of a Residents' Group.

A group of tenants with a creative idea can apply for funding. The group will have to demonstrate an ability to deliver the proposed project which they wish to have funded.

Residents' Group **Ongoing Project** Funding

An annual grant up to a maximum of €500.00 per group will be made available to help fund ongoing projects.

To avail of ongoing project grant funding, a formal Residents' Group should be in place. The group should have the following; a constitution, group structure and confirmation that an AGM has been held, copies of financial accounts and bank statements to show how the grant has been spent and evaluation of the success of projects.



Groups who have availed of Community Grants

Hawthorn Court Residents' Association

Hawthorn Court Residents' Association have received on going grant funding for gardening projects within their development for a number of years. The funding has allowed them to purchase a poly tunnel, green house and equipment which allow the keen gardeners in the scheme to grow flowers and vegetables from seed. The project has given tenants, their friends and family the opportunity to socialise and enhance community spirit and chat about something really positive. This community spirit has benefited tenants by reducing social isolation and has improved the environment greatly for the tenants some of whom are unable to get out and about.

Rowantree Court Gardening Group

Rowantree Court Gardening Group have recently received start up grant funding to purchase paint to refurbish garden furniture and sheds. Additional equipment and plants to brighten up the patio area in the scheme have also been funded through the grant. The project has brought tenants from different backgrounds together and has created a great community spirit.

How to apply...

An application form should be completed and returned to Oaklee Housing, 132 James's Street, Dublin, D08 PK25.

The application should include the following information:

If you are interested in setting up a group in your development and you have a project in mind.

Please contact Oaklee Housing for information and an application form: Oaklee Housing, 132 James's Street, Dublin 8 T: 01 400 2650 E: enquiries@oakleehousing.ie

Application for Start Up Project Funding Conditions

1. Any amount awarded must be used solely for the purpose outlined in the application. The amount awarded will be final and will not be increased in the event of any overspend.

2. If you do not spend the whole amount, any unspent funds should be returned to Oaklee Housing Association.

3. For audit purposes, expenditure receipts, balances and details of planned expenditure must be provided on request.

4. The Association will not be responsible for any expenditure on your project prior to you receiving your letter confirming any awards given.

5. Once funding has been given there is no on-going commitment from the Association to issue further funds for a project. We will consider subsequent funding bids, but this is not guaranteed.

6. You agree to acknowledge support in all subsequent positive publicity relating to the project. You will contact the Association to check that they wish to be included in such publicity, before publicity goes out.

7. Oaklee Housing reserves the right to inform media organisations of support given to your group.

8. Oaklee Housing reserves the right to refuse to provide an explanation when a funding application has been refused.

9. Oaklee Housing will withhold payment/part payment if:

- It becomes apparent that the application form contained incorrect information.
- If your group/organisation ceases to exist, the project closes or the purpose of your organisation changes in any way that is not in line with the grant given.
- If you do not return financial or monitoring information when requested.

10. You agree to allow Oaklee Housing representatives to visit your project and talk to participants.

• Details of the tenants' group

• Details of the proposed project to be funded

• Proposed costings for the project

• Evidence that all relevant tenants / communities have been consulted and invited to take part

• Details of how the group intends to monitor and evaluate the success of the project

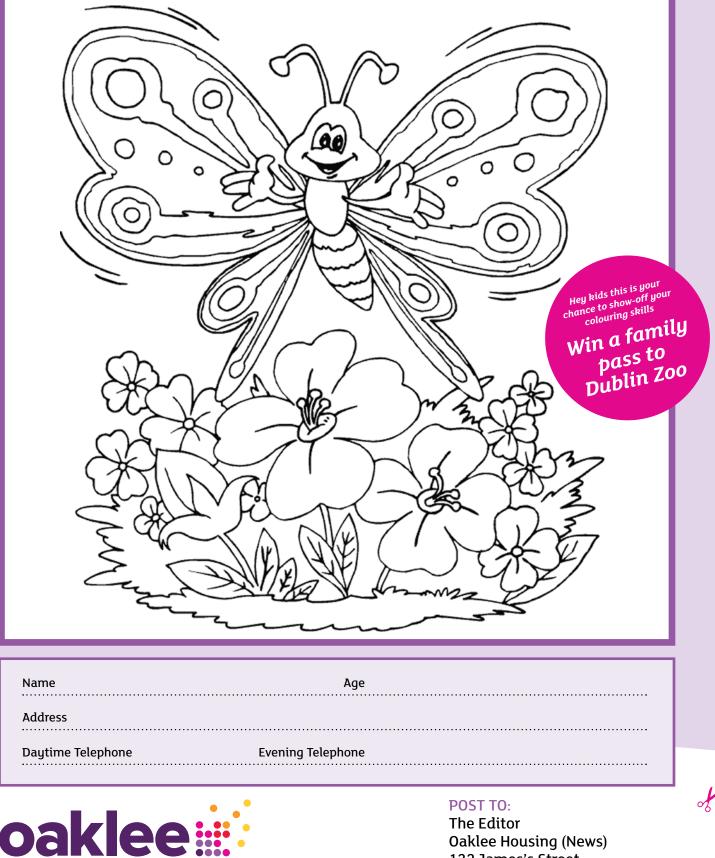
Colouring Competition

housing

It's really easy to enter, just pull out this page and colour it in anyway you like! Then pop it in the post along with you name, age, address and telephone number in the reply slip below to The Editor, Oaklee Housing (News), 132 James's Street, Dublin,

DO8 PK25. One lucky winner will receive this great prize! Entries must be received by 16.03.19.

(Please note that the parent must be a tenant of Oaklee Housing).



•

132 James's Street

Dublin, DO8 PK25