

RD-925 for the 2025 Reporting Year GENERAL INSTRUCTIONS

If you are using the **ONLINE FILLABLE RD-925 Form**, please adhere to the following instructions:

- * **Prior to using the form:** Open the file and save it to your computer. Filling in the form using your web browser may result in calculation errors.
- * **Minimum Pretreatment Requirement (MPR) Charges:** If you are a Significant Industrial User (SIU), check "Yes" on the RD-925 Form and indicate the number of outlets in your current Discharge Authorization. Your MPR charges will calculate incorrectly if each step is not completed.

Required Documentation for ALL USERS:

- ☐ The Original Signed and Notarized User Charge Annual Certified Statement (RD-925).
- ☐ **Significant Industrial Users only:** Completed MPR Worksheet.
- ☐ Copies of all 2025 water bills. If the reporting facility does not receive water bills, monthly meter readings are required.
- ☐ Copies of all 2024 Second Installment Property Tax Bills payable in 2025, if applicable. Property tax information can be obtained from the Cook County Assessor's website: www.cookcountyassessor.com.
- ☐ Copies of all 2025 RD-920 coversheets or the District's User Charge Sampling Report requested by the User.
- ☐ Completed 925-V Payment Voucher, if payment is submitted.

Additional Required Documentation - if you have an approved methodology:

- ☐ Copies of weekly meter readings for all privately owned water meters and/or direct discharge flowmeters.
- ☐ Copies of the most recent meter calibration records for all privately owned water meters.
- ☐ Copies of monthly meter calibration and annual certification records for all direct discharge flowmeters.

RD-925 Calculation Supporting Documentation:

- ☐ All Completed Worksheets or Calculations Used in Preparing the Form.
- * If you use the RD-925 Worksheets to prepare your form, enclose these with your filing.
- * If you do calculations without the RD-925 Worksheets, enclose your calculations. All meter data must be labeled with either the meter code from your approved methodology or the serial number.

Total Annual Volume:

Regarding Total Annual Volume reported on Line 6 of the RD-925 and the Volumes reported on the Annual Wastewater Loading Worksheet:

- * All volumes must be prorated to a full year (365 days for 2025).

$$\text{Meter Annual Volume} = \frac{(\text{Last Reading} - \text{First Reading}) * \text{Days Active} * \text{Multiplier}}{(\text{Last Date} - \text{First Date})}$$

- * Water meter readings and bills used in the calculation of 2025 Annual Volume should not originate from earlier than December 1 of the preceeding year and should be no later than January 31 of the subsequent year.

Mail the ORIGINAL RD-925, required documentation and supporting documentation to:

Metropolitan Water Reclamation District of Greater Chicago
PO Box 10687, Chicago, IL 60610-0687

Make **PAYMENTS** online at <https://mwrdr.org/form/user-charge-payment>.

You can still mail payments via USPS with the 925-V payment voucher to PO Box 95089, Chicago, IL 60694-5089

The RD-925 and all documentation must be postmarked by Friday, February 20, 2026.

If you have any questions or require assistance in filling out the RD-925 Form please call (312) 751-3000 or email mwrdr-ucts@mwrdr.org.

METROPOLITAN WATER RECLAMATION DISTRICT OF GREATER CHICAGO

User Charge Annual Certified Statement

RD-925

For the 2025 Reporting Year

Reporting Facility Information

1. Name _____
Address _____
City, State, Zip Code _____
Telephone _____

User Account No. _____

Significant-Industrial User (SIU):☐ Yes ☐ No

If yes, enter the number of Outlets in your Discharge Authorization (DA): _____

User Charge Classification:☐ Large Commercial-Industrial User (LCIU)☐ Tax-Exempt User (TXE)

2. Nature of Business: _____
3. a. No. of Employees: _____ b. No. of Workdays: _____ c. Operating on Weekends? ☐ Yes ☐ No
4. a. Number of Final Outlets (User Charge): _____ b. Number of Incoming Water Meters: _____
5. Dates of User Charge Sampling: _____

Annual Quantities

	Total
6. Volume (gallons): _____	_____ gal
7. 5-Day Biochemical Oxygen Demand (BOD): _____	_____ lbs
8. Suspended Solids (SS): _____	_____ lbs

User Charge Computation

9. Total Annual Volume Charge: _____	Multiply Line 6 by \$0.00029273	\$ _____
10. Total Annual 5-Day BOD Charge: _____	Multiply Line 7 by \$0.19103	\$ _____
11. Total Annual SS Charge: _____	Multiply Line 8 by \$0.1264	\$ _____
12. Total Wastewater Loading Charge: _____	Sum Lines 9, 10, and 11	\$ _____
13. Administrative Cost Recovery (ACR) Charges: _____	Line 7 from the MPR Charge Worksheet	\$ _____
14. Total Gross User Charge: _____	Sum of Lines 12 and 13	\$ _____
15. Total Second Installment Property Taxes Paid to Metro Water Reclamation District: _____		\$ _____
16. Total Ad Valorem Tax Credit: _____	Multiply Line 15 by 0.474	\$ _____
17. Total Net User Charge: _____	Subtract Line 16 from Line 14	\$ _____
18. Total Payments Made (Year to Date) : _____	Total of RD-913 Invoice Payments made for Reporting Year 2025	\$ _____
19. Total User Charge Remaining Due: _____	Subtract Line 18 from Line 17	\$ _____

Prepared By: _____
Company/Title: _____
E-mail Address: _____ Telephone No.: _____

Certification: The undersigned, being first duly sworn on oath, deposes and says that he/she has examined this statement and its supporting documentation and to the best of his/her knowledge and belief, same are true, correct, and complete.

Signature of Officer/Owner: _____
PRINT Name & Title: _____
E-mail Address: _____ Telephone No.: _____

Witnessed By: _____
On: _____ (mm/dd/yy)

Notary Public Seal

2024 User Charge Rates

Volume:	\$292.73 per million gallons
5-Day BOD:	\$191.03 per thousand pounds
Suspended Solids:	\$126.40 per thousand pounds
OM&R Factor:	0.474

For District Use Only

Year: _____ 2025
Post Date: _____

The completed RD-925 Form must be postmarked by February 20, 2026 and mailed to: Metropolitan Water Reclamation District of Greater Chicago, P.O. Box 10687, Chicago, IL 60610-0687

METROPOLITAN WATER RECLAMATION DISTRICT OF GREATER CHICAGO

Annual Wastewater Volume Worksheet

For the 2025 Reporting Year

Flow Methodology(ies) by Outlet

[illegible]

Calculation of Annual Volume by Meter

[illegible]

Calculation of Total Annual Volume by Outlet

		Annual Volume
Outlet No. _____	=	_____ gal
Outlet No. _____	=	_____ gal
Outlet No. _____	=	_____ gal
Outlet No. _____	=	_____ gal
Outlet No. _____	=	_____ gal

		Annual Volume	
Outlet No. _____	=	_____	gal
Outlet No. _____	=	_____	gal
Outlet No. _____	=	_____	gal
Total Volume	=		gal

Comments

Comments

METROPOLITAN WATER RECLAMATION DISTRICT OF GREATER CHICAGO

ANNUAL WASTEWATER VOLUME WORKSHEET INSTRUCTIONS

The purpose of the Annual Wastewater Volume (Volume) Worksheet is to provide facilities with a clear method of demonstrating how their annual flow is calculated. This includes demonstrating the equation(s), water meters, and final calculations to total flow, either by summing all water meters or applying a flow equation already approved by the MWRD. What follows are instructions for each step in this process.

Instructions for Calculation of Annual Volume by Meter

The meters described in the Flow Methodology(ies) section of the worksheet are now detailed and the annual volume for each calculated in this section. To successfully complete this section, the following steps must be followed.

- * For each meter: a **Meter Code** (from a MWRD approval letter for the facility's flow methodology), an **Account No.** (from a city water bill), and/or the **Serial No.** (from the meter itself) must be supplied. If one of these is not listed, MWRD will not be able to identify the meter and the volume will not calculate in the worksheet if you are using Microsoft Excel.
- * Supply the number of **Days Active** the meter was measuring water during the year. For meters active the entire year, this should be 365. If the meter was inactive for any period, give the exact number of days. Unless this is a seasonal meter, the volume being supplied by this water line must be quantified for the entire year. This is not by default the number of days between the first reading and the last reading.
- * All water meters measure volume with a specific **Multiplier** and a specific **Unit**, either gallons (gal) or cubic feet (cu. ft.). The multiplier is given as how many zeroes (0) are to be added to the meter reading. Provide the multiplier (1, 10, 100, etc.) and the unit for this meter. If the volume is measured in gallons, a unit conversion factor of 1 should be applied to the Meter Annual Volume. If the volume is measured in cubic feet, a unit conversion factor of 7.48 should be applied to the Meter Annual Volume.
- * Using either water bills supplied by the city or a weekly water meter reading logsheet maintained by the facility, list the **First Reading**, the **First Date** for that reading, the **Last Reading**, and the **Last Date** for that meter reading. In the RD-925 backup, copies of all water bills and logsheets must be included to verify this information.
- * The First and Last Readings should not be earlier than December 1, 2024, or later than January 31, 2026, respectively and should be as close as possible to 365 days. If all water bills for the facility are not available, the closest period of time to this date range should be used.
- * The equation to calculate the Meter Annual Volume is:

$$\text{Meter Annual Volume} = \frac{(\text{Last Reading} - \text{First Reading}) * \text{Days Active} * \text{Multiplier}}{(\text{Last Date} - \text{First Date})} * \text{Unit Factor (1 for gallons, 7.48 for cu. ft.)}$$

Instructions for Calculation of Annual Volume

- * Apply the **Meter Annual Volume** (s) to the equation(s) listed in the Flow Methodology(ies) section.
- * Match each Flow Methodology to its corresponding Outlet No. and Annual Volume.
- * If the Flow Methodology references multiple outlets or total flow for the entire facility, record this on its corresponding 'Outlet No.' line.
- * The **Total Volume** is reported on **Line 6** of the RD-925 Form and each Outlet's **Annual Volume** is used on the Annual Loadings Calculation Worksheet.

Example

			Meter Code	Meter Code	Meter Code	Meter Code						
Outlet No.	Total Flow	=	I1	+	I2	+	I3	-	Q1			
Meter Code	Serial No. or Account No.	Days Active	Multiplier		Unit		First Reading	First Date	Last Reading	Last Date	=	Meter Annual Volume
I1	501251331	366	100		cu.ft.		7,153	12/22/24	33,217	12/11/25	=	20,099,969
I2	501251332	348	100		cu.ft.		96,315	01/22/25	281,638	12/15/25	=	147,074,141
I2	501251332	17	1,000		gal		0	12/15/24	7	01/22/26	=	3,132
I3	501251333	366	10		gal		7	12/29/24	10	12/29/25	=	30
Q1	A7048	362	10		gal		1,423	12/29/24	5,638	12/25/25	=	42,150

Annual Volume

Outlet No.	Total Flow	=	167,135,122	gal
	Total Volume	=	167,135,122	gal

METROPOLITAN WATER RECLAMATION DISTRICT OF GREATER CHICAGO

Annual Wastewater Loadings Worksheet

For the 2025 Reporting Year

Sampling Results or Reporting Option(s)

		5-Day BOD		Suspended Solids		Reporting Option/Sampling Results			
Outlet No.		mg/L		mg/L		<input type="checkbox"/> Sampling	<input type="checkbox"/> 7g	<input type="checkbox"/> 7h	<input type="checkbox"/> 7i
Outlet No.		mg/L		mg/L		<input type="checkbox"/> Sampling	<input type="checkbox"/> 7g	<input type="checkbox"/> 7h	<input type="checkbox"/> 7i
Outlet No.		mg/L		mg/L		<input type="checkbox"/> Sampling	<input type="checkbox"/> 7g	<input type="checkbox"/> 7h	<input type="checkbox"/> 7i
Outlet No.		mg/L		mg/L		<input type="checkbox"/> Sampling	<input type="checkbox"/> 7g	<input type="checkbox"/> 7h	<input type="checkbox"/> 7i
Outlet No.		mg/L		mg/L		<input type="checkbox"/> Sampling	<input type="checkbox"/> 7g	<input type="checkbox"/> 7h	<input type="checkbox"/> 7i
Outlet No.		mg/L		mg/L		<input type="checkbox"/> Sampling	<input type="checkbox"/> 7g	<input type="checkbox"/> 7h	<input type="checkbox"/> 7i
Outlet No.		mg/L		mg/L		<input type="checkbox"/> Sampling	<input type="checkbox"/> 7g	<input type="checkbox"/> 7h	<input type="checkbox"/> 7i
Outlet No.		mg/L		mg/L		<input type="checkbox"/> Sampling	<input type="checkbox"/> 7g	<input type="checkbox"/> 7h	<input type="checkbox"/> 7i

Calculation of Annual Quantities by Outlet

		Volume (gallons)		5-Day BOD (mg/L)		Suspended Solids (mg/L)		5-Day BOD (lbs)		Suspended Solids (lbs)
Outlet No.										
Outlet No.										
Outlet No.										
Outlet No.										
Outlet No.										
Outlet No.										
Outlet No.										
Outlet No.										

Total Annual Loadings

Total

6. Volume (gallons):

Indicate Total on Line 6 of the User Charge Annual Certified Statement

gal

7. 5-Day BOD (lbs):

Indicate Total on Line 7 of the User Charge Annual Certified Statement

lbs

8. Suspended Solids (lbs):

Indicate Total on Line 8 of the User Charge Annual Certified Statement

lbs

Comments

METROPOLITAN WATER RECLAMATION DISTRICT OF GREATER CHICAGO

ANNUAL WASTEWATER LOADINGS WORKSHEET INSTRUCTIONS

The purpose of the Annual Wastewater Volume Worksheet is to clearly demonstrate how the wastewater loadings for each outlet are calculated.

This includes listing the Flow-Weighted Average (FWA) for each outlet obtained by sampling or approved for a reporting option and listing the total annual volume by outlet. Follow the steps below.

Sampling Results or Reporting Options

If sampling is required at an outlet:

- * List the FWA concentrations for BOD and SS from all the sampling studies conducted in 2025 and check the sampling box.

If the outlet is approved for a reporting option:

- * List the approved concentrations for BOD and SS and check the corresponding reporting option box.

Calculation of Annual Quantities by Outlet

If you are NOT approved for a wastewater flow distribution:

- * You will ONLY complete the first line of the table (unless you request a data isolation).
- * On the first line in the table, Write TOTAL in the Outlet No. Category.
- * Transfer the total annual flow calculated on the annual wastewater loadings worksheet.
- * From the Sampling Results or Reporting Options table, select the highest BOD concentration and the highest SS concentration and list it on the line.

If you have been APPROVED for a wastewater flow distribution (WFD):

- * For each row needed, indicate the Outlet No.
- * Transfer the corresponding total annual flow calculated on the annual wastewater loadings worksheet to each outlet.
- * Transfer the BOD and SS concentration for the corresponding outlet from the table above.

Data Isolations

- * Under the Outlet No. category, indicate Outlet No. and isolation. For an example refer to 2A (isolation) below.
- * Indicate the daily volume from the isolated day.
- * Indicate the BOD and SS concentrations from the isolated day.

Example using an approved WFD and Data Isolation:

		Volume (gal)	5-Day BOD (mg/L)	Suspended Solids (mg/L)	5-Day BOD (lbs)	Suspended Solids (lbs)
Outlet No.	1A	5,000,000	800	400	33,360	16,680
Outlet No.	2A	4,000,000	300	200	10,008	6,672
Outlet No.	2A(Isolation)	20,000	8,000	300	1,334	50

Total Annual Loadings

- * Total Volume, 5-Day BOD, and Suspended Solids will be populated by summing the corresponding fields.
- * Report Total 5-Day BOD in Pounds on Line 7 and Total Suspended Solids in Pounds on Line 8 of the RD-925 Form.

METROPOLITAN WATER RECLAMATION DISTRICT OF GREATER CHICAGO

Ad Valorem Tax Credit Worksheet

For the 2025 Reporting Year

Second Installment Property Taxes Paid to Metro Water Reclamation District:

\$

Total Ad Valorem Tax Credit:

Multiply the line above by 0.474

\$

2024 Second Installment Property Taxes Paid to Metro Water Reclamation District

Column 1		Column 2	Column 3
Parcel ID # (PIN)		Physical Address of PIN	Taxes Paid to MWRD
1.			\$
2.			\$
3.			\$
4.			\$
5.			\$
6.			\$
7.			\$
8.			\$
9.			\$
10.			\$
11.			\$
12.			\$
13.			\$
14.			\$
15.			\$
16.			\$
17.			\$
18.			\$
19.			\$
20.			\$
21.			\$
22.			\$
23.			\$
24.			\$
25.			\$
26.			\$
27.			\$
28.			\$
29.			\$
30.			\$

Comments

METROPOLITAN WATER RECLAMATION DISTRICT OF GREATER CHICAGO

AD VALOREM TAX CREDIT WORKSHEET INSTRUCTIONS

All Users are permitted to claim a Property Tax Credit from their parcels in Cook County that are part of the reporting facility.

This Worksheet provides the User with a simple reporting method for the calculation of the Property Tax Credit.

Second Installment Property Taxes Paid to Metro Water Reclamation District

- * Total the Taxes Paid in Column 3.

Total Ad Valorem Tax Credit

- * Total Ad Valorem Tax Credit = Total Second Installment Property Taxes Paid to MWRD x 0.474.

Column 1: Parcel ID # (PIN)

- * Found on your Property Tax Bill. This number is 14 digits long and appears in the following format on the bill:

12-34-567-890-1234

Column 2: Physical Address of PIN

- * This is the Property Location associated with the PIN listed on this line. In order to claim credit, the physical location must be part of the contiguous property being assessed User Charge. This means the facility must either be physically connected to the main facility or is not interrupted by any major divisions (such as streets or other parcels not associated with the facility).

- * If a PIN is claimed for Ad Valorem Tax Credit, any wastewater discharged from that location must also be quantified and all water bills associated with it must also be submitted.

Column 3: Taxes Paid to MWRD

- * Locate the "Metro Water Reclamation Dist of Chicago" line under Miscellaneous Taxes and record your 2024 tax.
- * If that PIN is within a Tax Increment Financing (TIF) District, you no longer have to verify the Frozen Equalized Assessed Value. What is printed on the bill is now accurate and no further action is required.

TOTAL PAYMENT DUE		2014 Second Installment Property Tax Bill					
\$2,348.68		Property Index Number (PIN)	Volume	Page	Tax Year (Payable In)	Township	Classification
By 08/03/15 (on time)		12-34-567-890-1234	236	39018	2014 (2015)	WORTH	2-34
IF PAYING LATE, PLEASE PAY	08/04/15-09/01/15 \$2,383.91	09/02/15-10/01/15 \$2,419.14	10/02/15-11/01/15 \$2,454.37	LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW			
TAXING DISTRICT BREAKDOWN							
Taxing District	2014 Tax	2014 Rate	2014 %	Pension	2013 Tax		
MISCELLANEOUS TAXES							
South Cook Mosquito Abatement Harvey	5.90	0.017	0.12%		5.59		
Metro Water Reclamation Dist of Chicago	149.15	0.430	3.03%	13.87	145.70		
Miscellaneous Taxes Total	155.05	0.447	3.15%		151.29		
TAX CALCULATOR				IMPORTANT MESSAGES			
2013 Assessed Value	15,754	2014 Total Tax Before Exemptions	5,921.50	- Thank you for your first installment payment of: \$2,578.47 on 03-03-15			
2014 Property Value	152,960	Homeowner's Exemption	-994.35				
2014 Assessment Level	X 10%	Senior Citizen Exemption	.00				
2014 Assessed Value	15,296	Senior Assessment Freeze Exemption	.00				
2014 State Equalization Factor	X 2.7253						
2014 Equalized Assessed Value (EAV)	41,686	2014 Total Tax After Exemptions	4,927.15				
2014 Local Tax Rate	X 14.205%	First Installment	2,578.47				
2014 Total Tax Before Exemptions	5,921.50	Second Installment +	2,348.68				
		Total 2014 Tax (Payable In 2015)	4,927.15				
				PROPERTY LOCATION		MAILING ADDRESS	
				EVERGREEN PARK IL		EVERGREEN PK IL	

Column 1
Parcel ID # (PIN)

Column 3
Taxes Paid to MWRD

Column 2
Physical Address of PIN

METROPOLITAN WATER RECLAMATION DISTRICT OF GREATER CHICAGO

Minimum Pretreatment Requirement Charges Worksheet

For the 2025 Reporting Year

Minimum Pretreatment Requirement (MPR) Charges are applicable only to **Significant Industrial Users (SIU)** and represent the charges for annual account administration, review of mandatory reports, annual inspection and sampling of SIUs under the District's Pretreatment Program, and shall be recovered according to the following schedule:

Tier	1	2	3	4	5	6	7	8
Flow Range (Gallons)	Less Than 1,296,760	1,296,761 to 3,478,200	3,478,201 to 6,036,040	6,036,041 to 10,464,520	10,464,521 to 18,613,980	18,613,981 to 28,329,770	28,329,771 to 56,498,000	Greater Than 56,498,001
Report Review Charge	\$1,050	\$2,100	\$4,200	\$6,300	\$8,400	\$10,500	\$12,600	\$14,700
Inspection Charge	\$420							
Sampling Charge per Outlet Specified in the Discharge Authorization		\$630						

MINIMUM PRETREATMENT REQUIREMENT CHARGES

- Volume: _____ Line 6 from the User Charge Annual Certified Statement _____ gal
- Report Review Charge: _____ Use the Volume indicated on Line 1 to determine the charge \$ _____
- Inspection Charge: _____ \$ 420.00
- Total Number of Sampling Outlets Specified in the Discharge Authorization: _____
- Sampling Charge per Outlet: _____ \$ 630.00
- Sampling Charge: _____ Multiply Line 4 by Line 5 \$ _____
- Total MPR Charges:** _____ Add Lines 2, 3, and 6; Indicate Total on Line 13 of the User Charge Annual Certified Statement \$ _____

MINIMUM PRETREATMENT REQUIREMENT (MPR) WORKSHEET INSTRUCTIONS

The purpose of the MPR Worksheet is to calculate the charges owed for MWRD's administration of the Pretreatment Program. If the reporting facility is categorized as a Significant Industrial User (SIU) at any time during the reporting year, they are required to calculate their MPR Charges and report such charges on the User Charge Annual Certified Statement (RD-925). This form will facilitate the calculation of the charges owed.

- * If you are NOT an SIU, enter zero (0) on Line 7 of this worksheet and on Line 13 of the RD-925.
- * SIUs must calculate and enter the value from Line 7 on Line 13 of the RD-925 and submit this worksheet with the RD-925 .
- * Do not include blind-tie (Z) stations from the Discharge Authorization when calculating MPR charges. These outlets are not sampled and therefore are not included in the calculation of the sampling charges.



**METROPOLITAN WATER RECLAMATION DISTRICT
OF GREATER CHICAGO**

925-V
FOR THE YEAR
2025

What is Form 925-V and Do You Have To Use It?

It is a payment voucher you send with your check or money order for any balance due, as indicated on the "Total User Charge Due" line of your 2025 RD-925, User Charge Annual Certified Statement or Tax-Exempt User Charge Certified 7f Statement for Automatic Annual Billing.

How to Fill In Form 925-V

- Enter User Account No. (found on the top of the RD-925).
- Enter the amount you are paying by check or money order.
- Enter the **Reporting Facility** name, address and phone number.

How to Prepare Your Payment

- Make your check or money order payable to "Metropolitan Water Reclamation District of Greater Chicago" or "MWRDGC".
- Do not send cash.
- Please indicate your User ID and 2025 925V on the check.

How to Send In Your 2025 User Charge Payment and Form 925-V

- Cut Form 925-V along the dotted line.
- Do not staple or otherwise attach your payment to voucher 925-V. Leave them loose in the envelope. Mail payment and voucher 925-V by Friday, **February 20, 2026** to the following address:

**Metropolitan Water Reclamation District
Lockbox 95089
Chicago, IL 60694-5089**

REMINDER: DO NOT SEND your RD-925, User Charge Annual Certified Statement (and supporting documents) to the Lockbox address listed above. RD-925 forms submitted to the Lockbox will not be considered filed and may incur penalty charges. The above Lockbox address is to be used for payments only and only accepts mail from USPS.

----- Please detach this portion and return with your payment. -----

925-V Metropolitan Water Reclamation District of Greater Chicago	Payment Voucher		2025 User Charge
	User Account No.	Payment Amount	FOR DISTRICT USE ONLY P/A: _____ D/D: _____ P/D: _____ Ch: _____ Ba: _____
Reporting Facility		-	
Name			
Address			
City, State, Zip Code			
Telephone			

Payable to:
Metropolitan Water Reclamation District of Greater Chicago

Due Date: February 20, 2026