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Welcome

A LETTER FROM THE EXECUTIVE DIRECTOR

Dear LIHCA Membership,

Over the last quarter, LIHCA members and our staff have worked diligently on several major initiatives to advance housing and homelessness justice in Alabama. I am excited to share some of this work with you.

First, we are extremely excited for the upcoming Southern Conference on Homeless and Housing, October 26-28, 2022 in Sandestin, Florida. This year, we are proud to have national keynote speakers, Ann Oliva, Executive Director of National Alliance to End Homelessness; Diane Yentel, Executive Director of the National Low-Income Housing Coalition; and Jeff Olivet, Executive Director of the United States Interagency Council on Homelessness, presenting on the best practices and most innovative plans. In addition, the conference will include sessions from practitioners, advocates, and other stakeholders across the Southeast on innovative and emerging practices to end homelessness and advance affordable housing. A very special thanks to our Program Committee, staff, and sponsors for the hard work and support to make LIHCA's annual conference a meaningful time together. There is still time to register for the conference! Visit our website at LIHCA.org and register today!

Fast approaching is the 2023 Alabama Legislative Session. During this session, LIHCA will continue to advocate for an investment into the Alabama Housing Trust Fund (AHTF). With billions of American Rescue Plan Act (ARPA) dollars yet to be spent, we and our policy partners are calling for a \$25 Million investment to the AHTF. Building on our momentum from our June 3, 2022, AHTF Roundtable discussion with elected officials, we continue to expand our policy partner network throughout the state by working with developers, housing providers, banks, ADECA, AHFA, and those with lived experience to build a campaign backed by research to advance the funding of the AHTF. We plan to fully launch this campaign later this Fall. I call on everyone to be a part of this campaign to ensure we seize this opportunity to fund the AHTF thus increasing affordable housing for Alabamians in the greatest financial need.

I would be remiss not to thank all those who have supported and invested in our work this year. A special thanks to this year's sponsors; Regions Bank, Federal Reserve Bank of Atlanta, Cadence Bank, Truist Bank, Trustmark, Enterprise, Fahe, United Bank, Alabama Habitat for Humanity, Fred Bennett Group, and Neighborhood Concepts. We have also received grants from The National Low Income Housing Coalition, Community Foundation of Greater Birmingham, and Southern Partners Fund. Without these supporters, the support of our members, and the hard work of the LIHCA Board and Staff we would not be able to continue to advance housing and homelessness justice throughout the State of Alabama and beyond. Thank you!



I will end this letter with one last ask to those who have grown distant from our coalition yet continue to have an interest and passion for our work. Lend us your insights by taking a moment to complete our <u>membership survey</u>. Your input will help to guide our program and policy work to ensure our responsiveness to needs throughout the State. Our work is only possible if we do so with a united voice and vision for housing justice!

Thank you for your continued support,



RUSSELL BENNETT, LGSW, PhD EXECUTIVE DIRECTOR, LOW INCOME HOUSING COALITION OF ALABAMA CHIEF EXECUTIVE OFFICER, COLLABORATIVE SOLUTIONS

Conference Agenda OCTOBER 26-28, 2022

WEDNESDAY, OCTOBER 26, 2022

Event: Registration Check-In Time: 8:00am-4:00pm Location: Magnolia Foyer

Opening Plenary Session "Assembling the Pieces"

Time: 1:30pm-3:30pm

Location: Magnolia Ballroom BC | CE Credit: 1.0

Session Description: The first step toward completing any puzzle is assembling the pieces. During the opening plenary session of the 2022 Southern Conference on Homelessness and Housing, we will launch our journey of building the housing puzzle with a key figure at the helm of homelessness response. Ann Oliva, appointed earlier this year as Chief Executive Officer of the National Alliance to End Homelessness (NAEH), will ground the conference by highlighting emerging practices in the meaningful engagement of those with lived expertise of homelessness and advancing initiatives promoting racial equity in housing services. Following Ms. Oliva's presentation, attendees will have the opportunity to ask questions and engage with her and other NAEH staff.



Speaker: Ann Oliva, National Alliance to End Homelessness

Ann Oliva is the CEO of the National Alliance to End Homelessness, a public education, advocacy, and capacity-building organization dedicated to ending homelessness in the United States.

Ms. Oliva previously served as Vice President for Housing Policy for the Center on Budget and Policy Priorities and as a Senior Policy Advisor at the Corporation for Supportive Housing. Her distinguished career is also marked by a decade of federal service at the U.S. Department of Housing and Urban Development (HUD). In 2015, Ms. Oliva was named one of the 50 Most Influential Leaders in the department's first 50 years and was honored with the True Colors Fund's True Leader Award.

WEDNESDAY, OCTOBER 26, 2022, BREAKOUT SESSION (1) 3:45PM-4:45PM

Session Title: The Reality and Disconnect Between Affordable Housing and Incomes

Session Description: This session is intended to point out the reality between housing affordability and the income levels of persons seeking housing. The session is also intended to start a conversation about the disconnect between housing affordability, the income necessary for an individual to access housing, and the availability of affordable housing. Housing costs are rising all over the country, particularly rents. This phenomenon has caused a crisis in housing that needs to be addressed. In addition to the lack of affordable housing and housing affordability, a corresponding issue is a rise in evictions across the country. These issues need to be addressed concurrently.

Speaker: Alton Cobb, BSW, PALLS, Inc Location: Magnolia F | CE Credit: 1.0

Session Title: Strategies in Self-Leadership: Investing in Yourself to be the BEST Leader you can be.

Session Description: While rewarding, working with affordable housing, health, and social services can be very demanding on time, energy, and resources. In addition to these challenges, COVID and other contextual issues have challenged leaders to find time for reflection and learning as they tend to crises and sustainability issues. This workshop will focus on what it means for a leader to be trauma-informed and carve out the space needed to care for themselves during challenging times. This interactive session will begin with a discussion on understanding key self-leadership strategies and their connection to improved organizational capacity. We will then identify and use self-leadership tools to enhance practice. Participants will have an opportunity to apply in a small group. Last, we will reconvene as a large group to better understand the utility of self-compassion, vulnerability, and reflective practice.

Speaker: Kerry, Littlewood, MSW, Ph.D, AAJ Research & Evaluation

Location: Magnolia E | CE Credit: 1.0

Session Title: National Alliance to End Homelessness Listening Session (Frontline Staff)

Session Description: Service providers, emphasizing front-line staff, are invited to join this session. Alliance staff hopes to hear about the current state of homelessness, barriers faced in the field, innovative strategies being practiced at the local level, and where the Alliance fits into best-supporting people experiencing homelessness and providers on the national level.

Location: Magnolia Ballroom BC | CE Credit: 1.0

WELCOME RECEPTION

Location: Magnolia Foyer Time: 5:00pm-7:00pm

THURSDAY, OCTOBER 27, 2022

Event: Registration Check-In Time: 8:00am-4:00pm Location: Magnolia Foyer

Event: Breakfast Time: 8:00am-9:00am Location: Magnolia Foyer

Session Title: National Alliance to End Homelessness Breakfast Listening Session (Leaders' Forum)

Session Description: CoC leaders, directors of homelessness services, local elected officials, state officials, and tribal leaders are invited to join this session. Alliance staff hopes to hear about how homelessness is being addressed on a programmatic and community-wide level. Leaders can share their experiences, innovations, and challenges over the last few years.

Time: 8:00am-9:00am Location: Magnolia D

THURSDAY, OCTOBER 27, 2022, BREAKOUT SESSION (2) 9:00AM-10:00AM

Session Title: How to Work with Other Non-Profit and Governmental Entities to Address the Needs of the Homeless Population

Session Description: This session will demonstrate how to work with other non-profit and governmental entities and how to address the needs of the chronically homeless population.

Speaker: Kayon Henderson, BA, City of Tampa Location: Magnolia D | CE Credit: 1.0

Session Title: 515 Preservation Academy

Session Description: This training and peer learning session is designed to help rural housing providers and nonprofits acquire and/or preserve USDA Rural Development Funds, HUD 515/514, LIHTC, and other subsidized and affordable housing in rural Alabama, Georgia, and Mississippi.

Speakers: Janel Salinas & Robin Wolf Location: Magnolia E | CE Credit: 1.0

Session Title: VAWA Housing Protections: What You Need To Know

Session Description: This session will explore the contextual history of protections offered to survivors under the Violence Against Women Act (VAWA) and how housing protections have evolved and expanded over time. The session will open with a discussion exploring knowledge and current practices among communities represented in the audience to support survivors' housing stability and safety. There will be a poll quiz to gauge knowledge regarding prominent housing protections under VAWA. From there, the presentation component will review pertinent background information regarding VAWA and its reauthorizations. The session continues by reviewing the populations and housing programs covered under VAWA housing protections. We will then go through the specifics of VAWA housing protections and the responsibilities of housing providers. Finally, we will explore some examples of how communities have designed emergency transfer plans, and audience members will be asked to identify and share the next steps for their communities and/or successes they have seen in implementing VAWA housing protections.

Speaker: Elena Hampton-Stover, LMSW, Collaborative Solutions, Inc

Location: Magnolia F | CE Credit: 1.0

THURSDAY, OCTOBER 27, 2022, BREAKOUT SESSION (3) 10:15 AM- 11:15AM

Session Title: How to apply for USDA Funding (Pre-Registration Required)

Session Description: Fahe has launched an initiative to increase homeownership opportunities for those who have had limited access or have historically been left out of affordable homeownership programs. Fahe will offer training, technical assistance, and resources related to the USDA 502 Direct Loan Program to address racial inequity. This initiative aims to increase access to 502 Direct loans for communities and households of color through the local capacity created as USDA 502 Direct Loan Application Certified Packagers. USDA's 502 Direct Loan Program assists low-income homebuyers in eligible rural areas by providing payment assistance to increase a qualified applicant's borrowing capacity. Payment assistance is a form of subsidy based on an annual income review, reducing a borrower's mortgage payment to allow greater affordability and borrowing power.

Speaker: Jamie Puckett, Fahe, Mortgage Loan Production Manager

Location: Magnolia E | CE Credit: 1.0

Session Title: Constraints to an Inclusive Economic Recovery: Insights from Communities and Organizations across the Southeast

Session Description: This presentation informs and shapes the research and practice of housing stability and COVID- 19 impacts amongst lower-income and moderate-income residents, focusing on LMI and BIPOC communities throughout the U.S. southeast. The audience will get a chance to hear about several projects that emerged from interviews and listening sessions with community development practitioners and organizations that serve communities in the Atlanta Fed's district (Florida, Georgia, Alabama, and parts of Louisiana, Mississippi, and Tennessee).

Speakers: Sarah Stein, JD, MA, Research Adviser Housing and Neighborhood Stabilization, Community Economic Development, Federal Reserve Bank of Atlanta & Grace Meagher, MA, Research Analyst, Community & Economic Development, Federal Reserve Bank of Atlanta

Location: Magnolia F | CE Credit: 1.0

Session Title: Self-Care Starts with ME: 4 strategies to help implement your practice

Session Description: Self-care is about caring for yourself to give your best to others. A healthy person intentionally cares for themselves and is a more productive social worker and colleague, successful leader, and engaged family member. This interactive program provides participants with tools to support emotional, physical, and spiritual health. Join us and learn four (4) strategies to help you align your mind, body, and soul, and begin implementing your self-care practice Today!

Speaker: Becky Corbett, MSW, ACSW, President & CEO, BSCorbett Consulting, LLC

Location: Magnolia D | CE Credit: 1.0

THURSDAY, OCTOBER 27, 2022, BREAKOUT SESSION (4) 11:30 AM- 12:30 PM

Session Title: Increasing housing stability and safety: effectively addressing intimate partner violence and homelessness.

Session Description: This presentation will discuss why CoCs must consider IPSV when addressing community homelessness. Participants will learn how House of Ruth Maryland engaged their local CoC to elevate awareness of IPSV as a contributor to and a result of homelessness and successfully partnered with the CoC to provide services to this vulnerable population while fully protecting survivor safety and confidentiality. Included will be a description of how HRM leveraged both victim services and homelessness policies and funding streams to institutionalize local IPSV survivor access to housing services, including funding a parallel victim coordinated entry system, establishing a highly successful rapid re-housing program, Safe Homes Strong Communities, and accessing COVID 19 emergency funds to support survivors through the pandemic. Results from the recently completed NIJ study examining the effectiveness of this housing model will be shared. Through large group and small group interaction, attendees will have a chance to practice identifying partnership opportunities within their local area, and walk away with concrete strategies to create or enhance partnerships and systems to better serve individuals experiencing both IPSV and homelessness.

Speaker: Janice Miller, MPH, MSW, LCSW-C, Director of Stability Services House of Ruth

Location: Magnolia D | CE Credit: 1.0

Session Title: PLE Roundtable: The Power of Your Voice

Session Description: An interactive, open-ended empowerment discussion experience, hosted by Marco Mays, with People of Lived Experience (PLE) of homelessness and housing instability with a concentration on the power of your voice.

Speaker: Marco Mays, Director of Programs for Central Alabama Alliance Resource & Advocacy Center

Location: Magnolia E | CE Credit: 1.0

Session Title: Landlord Engagement

Session Description: In this session, attendees will have increased knowledge about marketing your program to landlords and community networking; how to effectively engage landlords; and how to develop strategies for improving relationships with landlords and property managers

Speaker: Mande Ellison, Senior Program Associate Collaborative Solutions, Inc.

Location: Magnolia F | CE Credit: 1.0

We're honored to support the 2022 Southern Conference on Homelessness and Housing.



AWARDS LUNCHEON- HOMES FOR ALL: STRATEGIES AND NEXT STEPS

Time: 12:40pm-2:15pm

Location: Magnolia Ballroom BC | CE Credit: 1.0

Session Description: Addressing the homelessness and housing crises in the South requires a collaborative, multi- system approach. Assembling the pieces of the housing puzzle simply is not enough. We must place them strategically and focus on proven approaches rather than reinventing the wheel. Diane Yentel, President and CEO of the National Low Income Housing Coalition, and Jeff Olivet, Executive Director of the United States Interagency Council on Homelessness, lead the country in collaboration with partners from across systems to find solutions for people experiencing homelessness and who are unstably housed. Southern Conference attendees will hear strategies, plans, and best practices for solving the homelessness and housing crises in the South from leaders in the field. Attendees will walk away with increased knowledge of strategic collaboration happening across the country and hope for advancing equity in the field during the upcoming years.

Speakers: Diane Yentel, President and CEO of the National Low Income Housing Coalition, and Jeff Olivet, Executive Director of the United States Interagency Council on Homelessness.



Diane Yentel, President and CEO of the National Low Income Housing Coalition

Diane Yentel is the President and CEO of the National Low Income Housing Coalition, a membership organization dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. With over twenty-five years of experience working on affordable housing, Diane is a leading national expert on housing insecurity and homelessness. Under her leadership, NLIHC has deepened, broadened, and strengthened the movement for housing justice, leading major national campaigns to achieve historic federal protections and investments for low-income renters and people experiencing homelessness during the pandemic. In her role, Diane works closely with members of Congress, the White House, numerous federal agencies, and partners and allies throughout the country. Diane is frequently called upon to testify before Congress and to provide commentary to major media outlets.



Jeff Olivet, Executive Director of the United States Interagency Council on Homelessness

Jeff Olivet is the Executive Director of The U.S. Interagency Council on Homelessness (USICH). USICH is the only federal agency with a sole mission to prevent and end homelessness in America. USICH works across federal, state, and local governments and the private sector to help communities create partnerships, use resources efficiently and effectively, and employ evidence-based best practices. Mr. Olivet has worked extensively in homelessness and housing, health and behavioral health, HIV, education, and organizational development throughout his career. Jeff has been the principal investigator on multiple research studies funded by private foundations and the National Institutes of Health. USICH believes housing should be a right—not a privilege, guided by the following values: Racial Equity, Housing First, Decriminalization, and Inclusion.



THURSDAY, OCTOBER 27, 2022, BREAKOUT SESSION (5) 2:30 PM- 3:30 PM

Session Title: More Than Our Fair Share: Disparities in HIV Housing and Care in the Rural South

Session Description: Stigma is alive and well in the rural South, especially in Mississippi! Housing and care in rural areas are intermingled with overwhelming disparities. For persons living with HIV, these disparities create an additional layer of barriers. By looking at social justice and policy issues, one can develop a framework for change. Participants will develop a plan for how their agencies can begin to overcome these challenges to provide stable housing and, consequently, better health outcomes for their clients.

Speakers: Kathryn Garner, Executive Director AIDS Services Coalition; Susan Hrostowski, Ph.D., MSW, MDiv, University of Southern Mississippi School of Social Work.

Location: Magnolia E | CE Credit: 1.0

Session Title: The Roadmap to Affordable Housing & Staying Financially Fit During a Pandemic

Session Description: This session will explore ways to stay on top of your finances during and after the pandemic is over.

Speaker: Rod McCall, Division Manager-Mortgage / Community Development Lender Cadence Bank

Location: Magnolia D | CE Credit: 1.0

Session Title: Housing Advocacy and The Alabama Housing Trust Fund

Session Description: This session will further educate participants on the campaign to secure funding for the Alabama Housing Trust Fund, and strategies to engage with our legislators to ensure these dollars serve those most at risk for homelessness.

Speaker: Jay Williams, MSW, State Program and Policy Coordinator Low Income Housing Coalition of Alabama

Location: Magnolia F | CE Credit: 1.0

FRIDAY, OCTOBER 28, 2022

Event: Registration Check-In Time: 8:00am-9:00am Location: Magnolia Foyer

Event: Breakfast/LIHCA's Annual Membership Meeting

Time: 8:00am-9:00am Location: Magnolia Foyer

FRIDAY, OCTOBER 28, 2022, BREAKOUT SESSION (6) 9:00 AM-10:00AM

Session Title: Overcoming housing instability and becoming 'Ready to Rent'

Session Description: This interactive workshop will draw upon participants' experiences through introductions and extensive group discussions of participant experiences. In addition, there will be a needs versus wants game. This game is essential to show our clients' realities with limited income and a lack of affordable housing.

Speakers: Tera Wells, Resident Services Manager Dothan Housing Authority; Dana Kirkland, Relocation Coordinator Dothan Housing Authority

Location: Magnolia D | CE Credit: 1.0

Session Title: Conditional Cash Transfers: A Way Home for Low-Income Single Parent Families

Session Description: This workshop provides an up close and personal look at the world of Conditional Cash Transfers for those in direct services, such as program and case managers, advocates, public and mental health professionals, as well as those with lived experience

Speaker: Joy Monroe, Director of Single Parent Alliance & Resource Center

Location: Magnolia E | CE Credit: 1.0

Session Title: Incorporating ESG-CV Non-congregate Shelter Lessons to Improve a Community's Emergency Shelter System (Virtual Session)

Session Description: This session will discuss the physical and programmatic changes to emergency shelter projects and community-wide policies to ensure emergency shelter is a pathway to permanent housing and improved well- being.

Speaker: Ashley Kerr, MSW, MPH, President Trellis Consulting, LLC

Location: Magnolia F | CE Credit: 1.0

FRIDAY, OCTOBER 28, 2022, BREAKOUT SESSION (7) 10:15 AM-11:15AM

Session Title: What Happens Now? How to Wind-down ESG-CV Programs Effectively (Virtual Session)

Session Description: Attendees will leave this workshop with increased knowledge of more nuanced safety planning with survivors and the basic tenants of Trauma-Informed Care, Housing First, and the Voluntary Services Model. Our session will have an interactive ice breaker, small breakout groups, and large group discussion & report-outs.

Speakers: Christy Hahn, MPA, Senior Program Manager Collaborative Solutions, Inc; Jill Robertson, MS, Director, Center for TA & Capacity Building

Collaborative Solutions

Location: Magnolia BC | CE Credit: 1.0

Session Title: Trauma-Informed Safety Planning: Centering Survivor's Safety in Real-Time

Session Description: Session participants will learn how to wind down Emergency Solutions Grants COVID-19 funding implementations in a client-centered and housing-focused way. This session aims to gain knowledge about other community resources that can be leveraged to benefit clients long-term. From this session, funding recipients will learn how to make this transition with minimal disruption to clients, staff, and the community while staying compliant with HUD requirements.

Speakers: Teresa Lopez, Transitional Housing Deputy Director National Network to End Domestic Violence; Kelly Moreno, Bilingual Transitional Housing

Manager National Network to End Domestic Violence

Location: Magnolia E | CE Credit: 1.0

Session Title: You can help shape change: Feedback for the FY2024 HUD Data Dictionary revisions

Session Description: This session is designed to provide participants with an understanding of the FY2024 HUD Data Dictionary revisions process. Participants will hear the importance of including those with lived expertise in conversations, the need for racial equity, and the desire to reduce the data collection burden for providers and clients. The session will wrap up with participants' instructions on writing and submitting their feedback directly to HUD for the HUD Data Dictionary team review this fall.

Speaker: Candice Wiseman-Hacker, MPA, Solution Architect/Manager, Industry Compliance WellSky

Location: Magnolia F | CE Credit: 1.0

Session Title: What is Self-Care and Why Should It Be Important to Me?

Session Description: This presentation will focus on the importance of self-care in the helping profession. To do our jobs and do them well, we must understand that self-care is both a responsibility and a necessity. We will discuss self-care and some issues that can arise when we don't practice self-care, such as compassion fatigue, vicarious trauma, and burnout. We will also help people recognize the warning signs of compassion fatigue, vicarious trauma, and burnout. Lastly, we will share how we can use self-care to combat the adverse effects of the cost of caring. Our presentation will encourage the audience to ask questions and share ways they practice self-care.

Speakers: Robin McCarty, LPC, Program Director for Adult Mental Illness Outreach JBS Mental Health Authority; Marie Holliday, Certified Peer Specialist JBS

Mental Health Authority

Location: Magnolia D | CE Credit: 1.0

FRIDAY, OCTOBER 28, 2022, CLOSING PLENARY SESSION 11:30AM-12:30PM MAGNOLIA BC

Closing Plenary Session: Housing Justice and Systems Change—A Call to Action

Session Description: The closing session at the 2022 Southern Conference on Homelessness and Housing will feature leaders in the region who are dedicated to working toward ending homelessness and housing instability. The panelists for this discussion are Turkessa Coleman-Lacey, Deputy Executive Director of Huntsville Housing Authority (AL); Amanda Rosado, Chief Strategy Officer of Florida Housing Coalition; John Jopling, Director of Housing Law at Mississippi Center for Justice; and Lori Floyd, Executive Director of The Right Place (AL). The closing panel discussion will feature collaborations and strategies to create more affordable housing, best practices to advocate locally and regionally, and constructive discourse between advocates and governmental and nonprofit agencies.

Speakers:



Amanda Rosado Chief Strategy Officer and Technical Advisor Florida Housing Coalition



John Joplin, J.D. Mississippi Center for Justice



Lori Floyd Executive Director The Right Place Alabama



Turkessa Coleman-Lacey Deputy Executive Director Huntsville Housing Authority

Thank You

LIHCA BOARD OF DIRECTORS WOULD LIKE TO THANK THE FOLLOWING INDIVIDUALS FOR HELPING US PLAN THE 2022 SOUTHERN CONFERENCE ON HOMELESSNESS AND HOUSING

LIHCA Board of Directors: Gennia Baldwin, Baldwin Properties; Lauren Carter, Care Assurance System for the Aging and Homebound of Madison County; Turkessa Coleman-Lacey (LIHCA Treasurer), Deputy Executive Director, Huntsville Housing Authority; Joseph Dean IV, State of Alabama; Larissa Parrott, Mobile County School System; Brandon Dixon, Alabama Association of Habitat Affiliates; Lori Floyd (LIHCA Secretary), The Right Place; Pamelia Harris, Harris Construction; Laparry Howell, City of Tuscaloosa; Eula Jackson, Trustmark Bank; Mary Ellen Judah, Neighborhood Concepts, Inc.; Parrish Knorr, Birmingham, AL; Carrie Leland, Pathways, Inc; Marco Mays, Central Alabama Alliance Resource & Advocacy Center; Rod McCall, Cadence Bank; Lauretta Moore (LIHCA President), City of Huntsville; Nigel Roberts, Jefferson County; Kristina Stone (LIHCA Vice President), United Bank; Jennifer Thompson, Medical Advocacy and Outreach; Alice Westery, Executive Director Youth Towers.

LIHCA Conference Program Committee: Eula Jackson, Trustmark Bank; Marco Mays, Central Alabama Alliance Resource & Advocacy Center; Gordon Sullivan, One Roof; Mande Ellison, Collaborative Solutions; Lor Floyd, The Right Place; Amy Barrow, United Way of Greater Atlanta; and John Joplin, Mississippi Center For Justice.

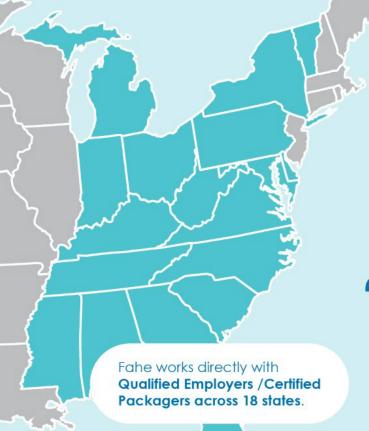


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- Donald Harris, Tennessee USDA RD







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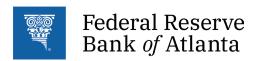
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