This spring has proven what the affordable housing community can accomplish when we work together towards the mission of providing safe, quality housing. I want to thank our development community for your continued advocacy efforts for affordable housing. This March, Congress passed and President Trump signed into law a $1.3 trillion omnibus spending bill to fund the federal government through September 30, 2018. In this bill were two key provisions that will help drive our mission.

First, OHFA’s allocation authority for Housing Tax Credits (HTC) will be boosted by 12.5 percent each year for four years (2018 – 2021). This will enable us to fund an additional three to five affordable rental housing developments each year.

Furthermore, developers of HTC properties will now have the option to use a new income averaging rule to serve households earning up to 80 percent of the area median income (AMI), as long as the average income limit of the property is no more than 60 percent AMI. With this change, we will be able to help a greater number of extremely low-income households in Ohio. Thank you for your advocacy on behalf of Ohioans who will benefit from the additional affordable housing opportunities provided by this law.

Spring also begins the homebuying season and our marketing campaign to inform Ohioans of how OHFA can help them find the homes of their dreams. The Office of Communications and Marketing, led by Chief Communications Officer Molly Moses, has begun a strategy that involves radio, television, print, digital and social media advertising. These combined efforts lead potential homebuyers to our My Ohio Home website where they can use a pre-qualification tool to help determine if they may be eligible for one of our programs.

The Office of Housing Policy is currently engaged in the planning process for the Fiscal Year 2019 Annual Plan. This plan will include updates to last year’s four strategic priorities and address input from many stakeholders, including the Board, OHFA staff and other external organizations. Beginning in 2018, OHFA’s program offices have participated in work groups to update and modify our strategic initiatives in light of current realities and policy changes. Throughout April and May, these priorities will be reviewed by OHFA’s Board and the Annual Plan Advisory Committee. We also welcome feedback from the public; for more information, please visit our website for future updates.

In March, OHFA welcomed a new Board member, Duana Patton, CEO of the Ohio District 5 Area Agency on Aging, Inc., who will serve as OHFAs expert on issues relating to seniors in Ohio. Ms. Patton has over 30 years of experience in the non-profit sector where she has a proven track record of growing businesses and developing teams. In 2011, she founded the Area Agency on Aging Foundation. In addition, Catherine Cawthon was approved for another term on the OHFA Board. I am looking forward to working with both Ms. Patton and Ms. Cawthon in the years to come.

Finally, I would like to thank all of those who participated in our inaugural Race for a Place (to Call Home) 5K, including registrants, sponsors, volunteers and OHFA staff. I want to particularly thank Ohio Capital Corporation for Housing (OCCH), who co-hosted the race, and UltraFit-USA for logistics consulting. Nearly 550 people registered for this race, and we were able to donate over $20,000 to the Community Shelter Board to help end homelessness in central Ohio.

Providing safe, quality and affordable housing is not a mission OHFA can meet alone, as shown in all of our efforts so far this year in legislation, the Annual Plan and the Race for a Place (to Call Home) 5K. I would like thank all of our partners for their support of OHFAs mission and affordable housing, and I look forward to what we can accomplish together in the months to come.

Respectfully submitted,

Sean Thomas
May is Older Americans Month, and the Ohio Housing Finance Agency remains committed to ensuring that aging Ohioans have access to quality, safe and affordable housing. This year’s theme, Engage at Every Age, demonstrates that Americans are never too old to participate in activities that enrich physical, mental and emotional well-being. Housing plays an important role in ensuring that older Americans can enjoy their lives and remain independent and active.

Ohio has an aging population; currently, 15 percent of Ohioans are aged 65 and older. By 2040, Ohioans 65 and older will represent nearly a quarter of the state’s population. Older Ohioans of all income levels experience housing issues, such as being cost-burdened, which means a person spends over 30 percent of their income on housing costs. Other housing issues facing this population may include living with incomplete kitchen or plumbing facilities or living in overcrowded housing units.

OHFA continues to work to ensure that more affordable housing is available for older Ohioans by prioritizing senior housing developments in our Annual Plan and Qualified Allocation Plan, which helps determine which affordable housing projects OHFA will fund. For example, in 2014, OHFA provided funding to Southwick Manor, a senior housing development in Brunswick, Ohio. This property provides 54 units of housing with a computer center, fitness center and media room for residents. OHFA provided nearly $2 million to help develop this property.

For more information on how OHFA helps seniors, visit our website.
The Office of Housing Policy has started 2018 with a number of new team members and a large portfolio of research and policy oriented projects. Housing Policy released its initial report from the Ohio Human Services Data Warehouse (OHSDW) this spring. OHSDW is a partnership between OHFA, Ohio’s Continuum of Care organizations (CoCs), the Ohio Department of Mental Health and Addiction Services (OMHAS) and the Development Services Agency (DAS). OHSDW’s mission is to strengthen collaborative efforts to develop a statewide, comprehensive strategy to alleviate the interrelated issues of poverty through the analysis of cross-system data related to homelessness and at-risk populations. The Warehouse aggregates information about the population accessing homeless services in Ohio to provide a more complete understanding of who experiences homelessness and how this population accesses services throughout the state.

The first data in this report was collected from seven of Ohio’s nine Continuum of Care organizations (Summit County, Cuyahoga County, Franklin County, Montgomery County, Lucas County, Mahoning County and Balance of State), ranging from 2012–2016. The report found that 163,075 individuals experienced homelessness and received services from these seven CoCs within the study period; in 2016 alone, 58,484 Ohioans received housing services. This number is much larger than the annual Point-in-Time (PIT) count that identified 10,095 homeless individuals in the state on a single night in January 2017.

The opening report outlines basic demographics of those who accessed services and provides some detail on the local programs which address the complex challenges of homelessness. OHSDW is a necessary addition to the current conversation on homelessness in Ohio and will help the state and its localities develop informed and effective strategies that combat homelessness.

An article co-authored by three OHFA staff members has been accepted for publication in the May 2018 issue of *Children and Youth Services Review*. The article, “Daybreak in Dayton: Assessing characteristics and outcomes of previously homeless youth living in transitional housing,” is a collaboration between Bryan Grady, Research Analyst in the Office of Housing Policy; Holly Holtzen, Chief Operating Officer; and Stephanie Casey Pierce, OHFA’s former Director of Homeownership Preservation. It evaluates the transitional housing program for young adults in the Miami Valley operated by Daybreak, Inc., and will be published in *Children and Youth Services Review*.

The Office of Housing Policy is also engaged in the planning process for the FY 2019 Annual Plan. This year’s Annual Plan will be an update to the 2018 Plan, which outlined four strategic priorities to direct the Agency’s outlook until FY 2020. As part of the Annual Plan, Housing Policy staff work with other OHFA Offices, OHFA's Board and key stakeholders to analyze the Agency’s performance and identify new opportunities for improvement and engagement in the current housing environment.

The Annual Plan is also informed by the Ohio Housing Needs Assessment, which combines 49 data sources to detail the landscape of housing availability and affordability across geographies and populations within Ohio. This year’s Housing Needs Assessment pays particular attention to the affordability, instability and vulnerability Ohioans face. These challenges and priorities will be reviewed by OHFA’s Board, the Annual Plan Advisory Committee and the public throughout May. These documents will be finalized in June.

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50 YEARS OF BUILDING THE AMERICAN DREAM:
THE STATUS OF FAIR HOUSING IN OHIO

An Interview With

KRISTEN LEWIS
Senior Staff Attorney, Southeastern Ohio Legal Services

DENNIS HARRINGTON
Managing Attorney, Southeastern Ohio Legal Services – Newark Office

April was National Fair Housing Month and marked 50 years since the passage of the Fair Housing Act in 1968. OHFA spoke with Dennis Harrington and Kristen Lewis from Southeastern Ohio Legal Services about their work on fair housing outreach, education and legal assistance to learn more about the status of fair housing in Ohio.

What is Southeastern Ohio Legal Services (SEOLS)?

KL: The Center is funded to do fair housing outreach and education in 35 counties throughout Southeast Ohio. For those clients who are eligible for legal assistance through SEOLS, the Center represents fair housing victims in administrative and judicial forums to seek redress for that discrimination. SEOLS also receives funding through the City of Newark to complete fair housing testing. The Center hopes to expand testing services throughout Southeast Ohio in the very near future and serves as the first and only fair housing organization in Ohio to offer fair housing testing services in this region.

How do you define “fair housing?”

KL: Federal and state laws make it illegal to deny someone housing or treat someone differently using housing related services based upon their membership in certain "protected classes." Protected classes under federal law include gender, race, color, national origin, familial status, religion and disability. Protected classes under state law include all those covered under federal law, and adds protections from discrimination based upon ancestry and military status.

Some local jurisdictions have fair housing ordinances that provide additional protections from housing discrimination based upon gender identity or sexual orientation. There are also federal regulations that prohibit housing discrimination based upon gender identity and sexual orientation in housing which receives federal assistance or funding.

DH: The term “fair housing” is very broad, but it does have its limits. A client or social services provider may call us to say that tenant’s roof leaks and the landlord won’t fix it; that’s not fair. They are right. That is not fair, and it does violate the Ohio Landlord/Tenant Act. However, a leaky roof is not a fair housing violation unless it can be tied to the resident’s membership in a protected class.

How do fair housing laws impact renters versus homeowners?

KL: The protections are the same for renters and prospective homebuyers. The only difference are the situations in which housing discrimination can occur.

DH: However, there are additional federal laws, such as the Equal Credit Opportunity Act, which includes extra protected classes not covered under the Fair Housing Act, such as age, marital status and source of income in credit transactions. Thus, prospective homeowners may enjoy broader legal protections when applying for a mortgage loan than do prospective renters.

What are the most common violations of fair housing laws that you see in Ohio?

KL: The majority of fair housing complaints come from tenants with disabilities who are seeking reasonable accommodations or modifications in housing. Not only is it illegal to deny housing or treat someone different in housing because of a disability, it can also be a violation of fair housing laws for a landlord or other housing provider to deny a person with a disability a reasonable accommodation or modification to allow that person equal use and enjoyment of the housing.

The most frequent violations include a landlord’s denial of a request for a service or support animal in rental housing. Landlords often lack the necessary understanding about fair housing laws to know that a service animal is never considered a “pet” under the law. Therefore, a “no-pet” clause or other limitation on pets in housing is never a legal reason to deny a tenant with disabilities their use of a service animal. Furthermore, a landlord cannot charge a special “pet deposit” or additional rent for someone who needs a service animal.
In the age of the #MeToo movement, SEOLS is also seeing an increase in the number of female tenants reporting sexual harassment in housing. These cases can include situations where female tenants are asked or pressured to perform sexual acts in exchange for rent or repairs. Other examples include outright criminal assaults against female tenants by landlords, maintenance workers or others responsible for housing related services.

These cases have always been around, but women are starting to feel more confident that the legal system will listen to their experiences and react justly. We anticipate that more and more victims of sexual harassment in housing will take a stand to stop this egregious behavior and hold their abusers accountable, both in the civil and criminal justice systems, where appropriate.

**DH:** An emerging issue is the failure of some federally funded housing providers to afford protections to survivors of domestic violence under the federal Violence Against Women Act (VAWA). VAWA’s safeguards, such as forbidding evictions based being a victim of domestic violence, apply to men as well as women in federally funded housing programs, but VAWA violations clearly affect women disproportionately and can constitute sex discrimination.

**Have you seen an increase or decrease in the number of fair housing complaints in recent years?**

**KL:** SEOLS has received an increase in the annual number of fair housing complaints consistently since 2014. Much of this increase is likely the result of fair housing education throughout Southeast Ohio. People increasingly know their rights, and they know they can call SEOLS for help if they believe their rights have been violated.

Fair housing complaints out of Southeast Ohio have generally been very low, due in large part to the fact that there was no other organization focused on making people aware of their rights and duties prior to the SEOLS fair housing projects. By increasing awareness about these legal rights, we strive to prevent fair housing violations from occurring in the first place.

**Has there been any recent legislation updating or amending fair housing laws?**

**KL:** There were some slight changes made to the administrative complaint process in Ohio a couple years ago. At the same time, there was an attempt to reduce fair housing protections under state law. This attempt to change the state law was fortunately unsuccessful.

**Why is fair housing important? What kind of impact does this legislation have on the daily lives of Ohioans?**

**KL:** Fair housing laws ensure that everyone has an equal chance to live in the homes and communities of their choice. More and more, where a child grows up determines their long-term outcomes. Ensuring that families have the right to live in safe and decent neighborhoods, with good schools, access to parks and recreation spaces, jobs and transportation improves the outlook for Ohio’s future. Certifying that our communities offer a fair chance at a home is one of the most basic rights that our country should afford to one another. It is an essential building block of the American Dream.

**DH:** Also, few things are more important to us than the right to enjoy one’s home to the fullest, free from discrimination. A low-income woman who has finally managed to find a decent apartment for herself and her children, but is subject to sexual harassment, or a disabled veteran whose landlord will not allow them to keep a companion animal to assist them with their anxiety disorder, has had that right, along with their dignity, stripped away from them. Their house is not truly their home.

**Which areas of fair housing law or the housing market still need improvement in Ohio?**

**KL:** Many tenants are fearful to enforce their fair housing protections for fear that their landlord will retaliate against them by filing an eviction. It is important for tenants to know that this type of retaliation is illegal under the law, and talking to an attorney about your issue can help protect your rights. The tightening housing market is particularly concerning, because tenants know that if they lose their current housing, it is very difficult to find new affordable housing... The lack of affordable housing thus makes enforcing fair housing rights that much more difficult.

Affordable housing development across the state, but particularly in metropolitan areas, has historically been clustered in areas of high poverty and racial concentration. We have a responsibility to future generations to ensure that those in need of affordable housing can find housing in areas which provide safety, good education, access to jobs and transportation, as well as medical and child care.

**DH:** Also, there is a dearth of decent, affordable rental housing for families with children. This shortage is particularly acute for low-income and larger families.

**KL:** The Fair Housing Act not only prohibits individual acts of housing discrimination, it also places an affirmative duty on our government to use public funds in a way that reverses historical trends of housing discrimination and builds communities for everyone. We still have a long way to go to meet this second obligation of the Fair Housing Act.

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*Kristen Lewis is a Senior Attorney at Southeastern Ohio Legal Services. She serves as the Chairperson of the Housing Team at SEOLS and is also the Project Manager of the Appalachian Ohio Fair Housing Center, which is a SEOLS project.*

*Dennis Harrington is Managing Attorney for the Newark Office of SEOLS, which is the city’s primary fair housing consultant. He serves as the point-person for the City of Newark’s testing project, and his advocacy in fair housing goes back to the late 1980s. Shortly after he received his law license, the Fair Housing Amendments Act of 1988 was passed into law. He then became involved in working to get newspapers to stop running discriminatory ads, such as “For rent, no children,” which helped to shape his career-long passion for fair housing.*
What a whirlwind of a spring! A constantly morphing federal policy agenda coupled with the usual controlled chaos of tax credit season made for an exciting first quarter here at OHFA.

The Office of Planning, Preservation and Development kicked off the year by delving into the brand new Opportunity Zone program authorized in the Tax Cuts and Jobs Act of 2017. This tax incentive builds off the success of the New Market Tax Credit by promoting private investment in low-income areas nominated by each state. On March 21, 2018, Governor Kasich designated 230 census tracts, the maximum permitted by law, to participate in the program. OHFA will follow this program’s evolution closely, assessing our potential to leverage those new investments for the benefit of affordable housing developments.

Shortly after the dust settled on tax reform, the Low-Income Housing Tax Credit (LIHTC) program was back in the national spotlight at the center of the omnibus spending debate. This resulted in two, much-needed modifications that will strengthen and expand the successful HTC program. First, states will receive a 12.5 percent increase to their annual HTC allocation for each of the next four years. In 2018, OHFA will distribute these funds through its Strategic Initiative Pool and Special Allocation process. Future uses will be explored in OHFA’s 2019 Qualified Allocation Plan revision process, which launches later in May. All of our applicants deserve congratulations for the fantastic work they have completed thus far. We are truly privileged to work in a state with such exceptional development capacity and commitment to the cause of affordable housing.

With no slow season in sight, we are already neck-deep in the next round of Bond Gap Financing with the application window closing on May 11th, quickly followed by the release of the first 2019 QAP draft at the May Multifamily Committee meeting of the OHFA Board. As Marty McFly famously said to Chuck Berry’s cousin in Back to the Future, “Try and keep up!”

The omnibus package also opened the door to a new, minimum set-aside: income averaging. The income averaging concept allows HTC owners to serve more extremely low-income renters while simultaneously generating more comprehensive income diversity. Owners will soon be permitted to accept higher income renters in HTC properties, provided the overall average of all tenants’ income does not exceed 60 percent of the area median income, enabling higher rents to essentially self-subsidize lower rents within a single development. The implications of this change are expansive, and OHFA staff is working with other experts in the field to swiftly craft an implementation strategy that best serves our customers. Stay tuned for more information!

In the midst of all that excitement, OHFA released the OHFA Advantage product last year to help more potential homebuyers achieve homeownership with an additional .5% or 2% down payment assistance grant available to qualifying lower-income borrowers. This program can be used in combination with OHFA’s Your Choice! Down Payment Assistance. Together, these programs help more lower-income Ohioans with good credit achieve the dream of homeownership.

This past year, training sessions were held in the Cleveland, Columbus and Dayton areas for mortgage lenders, real estate agents and housing counselors. Over 170 people attended these events to learn how the OHFA Advantage and OHFA’s other homeownership programs could help their clients.

To learn more about OHFA Advantage and OHFA’s homeownership programs, please visit our [website](#).
Exciting News on OHFA’s 811 Program

OHFA, the Ohio Department of Medicaid (ODM), the Ohio Department of Developmental Disabilities (DODD) and the Ohio Department of Mental Health and Addiction Services (OMHAS) are partnering on Ohio’s 811 Project Rental Assistance Program. The 811 Program is a project-based rental subsidy demonstration funded by the U.S. Department of Housing and Urban Development (HUD). The program is designed to expand the supply of housing for extremely low-income, non-elderly individuals with disabilities and aims to make available appropriate supports and services under the Ohio Medicaid Plan. Subsidies are used to assist new and existing multifamily housing units that receive any funding from the Ohio Housing Finance Agency. The goal of this program is to serve approximately 485 households throughout the state. In order to meet this goal and not only fulfill OHFA’s commitment to HUD, but also lead the country in our administration of this program, OHFA’s Office of Program Compliance (PC) has undertaken the following activities.

OHFA prioritized the 811 Program in its 2018-2019 Qualified Allocation Plan (QAP) by attaching points to set aside 811 units in proposal projects or tax credit properties already operational in the community. Through this effort, 445 units in 62 projects have been committed to the program. Added to the 80 units previously committed to the program in 19 projects, the 811 team is well on their way to reaching this goal.

Nearly 100 units are expected to become available this year with many more to come in future years as units are newly built or rehabilitated.

Equally important to this work in committing units is the effort to create a strong pipeline. To date, 276 referral agents have been trained in 176 different referral agencies from local Developmental Disabilities and Alcohol, Drug and Mental Health (ADAMH) boards to transition coordinators and waiver case managers. Thirty-three potential tenants have been referred into the waitlist system thus far, and most importantly, all available units have been filled. This is a significant accomplishment for the 811 team and state agency partners.

Three additional projects are expected to come online this spring, and staff will be travelling the state to meet with local referral agents and owners to ensure the best opportunities are created for individuals with disabilities who are suitable for this new and integrated, community-based housing solution.

Program Compliance (PC) Has Revised OHFA’s Restrictive Covenant Modification Policy and Project Change Requests

PC has revised several policies related to material project change requests. The revised policies relate to both the qualified contract process and restrictive covenant change requests. With these policy updates, PC now requires that all requests for changes to properties be submitted to OHFAprojectchanges@ohiohome.org, including any change in management company or owner.

The revised policy for Restrictive Covenant Modifications had many significant changes. Many industry partners and PC’s Advisory Committee were consulted and provided input on the changes. The policy succinctly identifies options available to a property as they are considering changes to improve financial viability while maintaining long-term affordability. The policies and all forms required for submissions related to these policies, as well as other change requests, are available on the Asset Management and Project Changes webpage. It is important to remember PC requires advanced notification of any material change to the project. Owners who fail to follow policy and procedure requirements may be placed on OHFA’s Watch List or even in not-in-good-partnership status.

Housing Tax Credit Training

PC’s Housing Tax Credit Compliance Training is required for owners trying to obtain their 8609 forms. There was also a requirement implemented in 2016 which states that all owners have at least one person with decision-making authority over resident files and program compliance activities. The designee must attend this training every two years. This training provides foundational information about the Housing Tax Credit program and also reviews OHFA specific rules. This year OHFA’s Housing Tax Credit trainings are listed on our website.
**Nelsonville School Commons**

Nelsonville, Athens County

Nelsonville School Commons, developed by The Woda Group, involved the adaptive reuse of a school situated in the heart of Nelsonville’s historic district. The development features 33 affordable, one- and two-bedroom apartments and is located in a highly walkable neighborhood in proximity to grocery stores, restaurants, banks, a hospital and more. The Ohio Housing Finance Agency provided a Housing Development Loan (HDL) of $1.5 million, as well as nearly $600,000 in Low-Income Housing Tax Credits (LIHTC). The apartments contain decorative tin ceilings, original chalkboards, built-in classroom closets and more features that were retained from the original school. This renovation keeps the historic details of the original school while providing quality housing to residents. In addition, the development now contains a management office, fitness center and large community room in what was originally the school’s auditorium. The project has also created 20 permanent new jobs that are located on-site, which will benefit the surrounding community.

**Abington Race and Pleasant Apartments**

Cincinnati, Hamilton County

This property, developed by the Model Group, provides affordable rental housing to families in the historic Over-the-Rhine district in Cincinnati, Ohio. This project involved the rehabilitation of five mixed-use buildings and revitalized an important neighborhood within the city. OHFA provided a HDL of $2 million, over $400,000 in LIHTC and Housing Development Assistance Program (HDAP) funding amounting to nearly $650,000. Abington Race and Pleasant Apartments contains 50 units of affordable housing. These buildings were built between 1870 and 1910 and have been vacant for many years. By transforming these buildings into housing, this project addresses a lack of affordable housing in Cincinnati and also restores blighted structures in a historic area of the city.
2017 Employee of the Year

Cleo Evans
Bond Accountant Coordinator, Office of Homeownership

Cleo Evans leaves an impression on everyone she comes in contact with every day through her exemplary performance. She is an integral team member of the Office of Homeownership. With years of OHFA experience under her belt, her extensive history with the department often makes her the “go-to” when challenging questions arise. She often exceeds expectations by teaching someone how and where to find the answer to their own queries. This creates real learning and leaves others with the know-how to increase their autonomy and be prepared if the situation arises up again. Even with lenders that send an email with a question, she will reply to them with information about the procedure the covers that question, so they have the information for future use.

Another way she impacts OHFA’s mission is by running the Board reports every month; the Board reviews those reports, and they help guide decisions about what is best for the mission of the Agency. She also has a broad wealth of knowledge about our software system and can extract almost any data with a few simple clicks.

Our customers love and respect her as well, and often inquire to see if Cleo is still with OHFA. She shows genuine concern for customers and assesses how program changes will impact them. Regardless of where her work travels take her, Cleo is at her best when she feels useful and when her work has a purpose. She takes the lead in training new employees and makes sure even experienced employees have the smoothest transition possible to new procedures and policies. Her knowledge of both OHFA’s processes and the lenders’ processes make adjustments more effective.

Cleo is always willing to help her fellow employees, which empowers associates to perform better in their roles and improve OHFA’s positive work environment. Cleo is truly a kind-hearted, trustworthy and sincere person, and she is not only a valued asset to the Office of Homeownership, but to the entire OHFA family.

2017 Employees of the Quarter:
Spring
Cleo Evans

Summer
Bryan Grady

Fall
Paige Dixon

Winter
Kathy Berry
Spring 2018 Employees of the Quarter

The Excel Training Team

Eric Corthell, Kasee Merritt, Adam Burns, Sean Thomas, Kathy Berry, Bill Clark and Kathleen Brown

While nominating a team of individuals for this award may have never occurred until now, this team is truly remarkable in every sense of the word and is very deserving of recognition. They are dedicated to helping others within the Agency grow their understanding of a highly utilized software program, Microsoft Office Excel, whose intricacies still baffle professionals in many industries.

This team volunteers their time to invite staff members to a commonplace of learning: in some cases, to learn a new skill or, in other cases, to enhance their skillset beyond what they had prior to taking any Excel course. They are truly experts of their craft and extremely patient teachers to boot!

This Agency would not have this program if it were not for their willingness to make software assistance available at all times to their peers. Their education is not limited to only Excel, but extends to all Microsoft Office Suite programs. It is an understatement to say they are dedicated to providing lasting quality solutions to every question, as there’s no question too big or too small for them to handle.

Not pictured: Anita Rose