On November 12, 2003, Housing Authority Insurance Group broke ground on a new era of public housing service. Staff and members of our Board of Directors gathered behind the Womack Building in Cheshire, Conn., for a ceremony that would not only open construction of a 10,600 square-foot addition, but would provide a blueprint for the future of our organization. The groundbreaking signifies the continued development of our niche company and reinforces our dedication to providing quality products and services to our members in the public and affordable housing community. And as the bolts, beams, and bricks are added to our new structure, so too are the building blocks that comprise our core values. As always, we remain devoted to meeting your insurance needs and look forward to building upon our relationships with our members, one brick at a time.
Dear Members,

I believe 2003 was a unique and special year for Housing Authority Insurance Group. We laid the groundwork to become an outstanding company by transforming ourselves into an organization that will strive to add continuous value to what we provide in terms of products and services. We will look at what we provide through your eyes, instead of ours. This outside-inside approach means that we will be much more customer driven and we will continue to ask you how you want it, when you want it, and what your needs are. The primary goal is to create value for you, our members.

In 2003, the company provided staff training on customer service. We added additional products, such as Direct Auto, Mold, Terrorism, and Boiler as part of the Property Policy. We set up different task groups of members to provide feedback on risk management services and HTVN business strategies. Both groups have given us great insight on their needs and what we must do to add more value.

As an insurance organization, one of our primary goals is to make sure that we maintain our financial ability to pay claims. What’s important is that we not only have the ability to pay claims that are current, but those that will occur 10 to 15 years from now. This was another year that helped reaffirm our financial obligations to our members as A.M. Best once again assigned “A –” ratings to both HARRG and HAPI with a stable outlook.

Overall, 2003 proved that HAI Group is a sound company with a solid purpose that is focused on serving your needs. As I look forward to 2004 and beyond, we will continue on a path of excellence for which the groundwork has been laid in 2003.

Dan Labrie
Chief Executive Officer

Douglas G. Dzema
Chairman of the Board

In the past several years and through 2003, we have worked to organize a more effective organizational structure and to lay groundwork for improved leadership and enhanced member relations. To that end, we have reorganized the Board’s Committee system and have instituted a system for training of Board and Committee members. These initiatives have already borne fruit in the growth and performance of HAI Group during a turbulent economic period, and I hope these efforts will continue to serve our members in coming years.

I know that I will leave the future leadership of HAI Group in reliable and capable hands with our new Chairman, Richard Collins. I wish him and all of our Board members continued success. I will stay active in the oversight of HAI Group and I encourage each of our members to also step up and get involved. It will always be through the continued input of our members that our Housing Authority Insurance Group will be best able to provide service to those same members: us.

Douglas Dzema
While such phrases are frequently used by various corporations for retail advertisements, creative catch phrases, and marketing campaigns, we at Housing Authority Insurance Group use these concepts as the foundation for our mission of providing quality products and services to our members. And in 2003, we let our actions speak louder than words.

By digging in on the construction of a new 10,600 square foot addition to our Cheshire, CT offices, further educating our Board of Directors and Committees, and by sharpening our focus on member services, HAI Group laid the groundwork to become an even greater company devoted to serving your needs.

The addition not only represents the expansion of our operations, but also symbolizes the growth and development of a company that is built on the guidance and leadership of its members.

In 2003, we not only reinforced our obligation to serve you. We thrived on it.

Strengthening Our Core

HAI Group shifted its focus from satisfying reinsurers’ price change needs to maintaining pricing stability for our members, further cementing our core value of customer satisfaction. We bolstered our product offerings by adding mold coverage to our commercial liability product and began developing a boiler and machinery product to add to our property policy.

Our underwriters made more than 125 visits to our members. The department issued 717 liability policies, 757 property policies, and 284 auto policies. HERS issued 443 combined liability and property policies.

Overall, we saw premium volume grow to more than $100 million. Retention of our member base was a solid 95% and we were proactive in assessing the coverage needs of members with special circumstances. These were members that had unusual exposures that were not being well addressed by a conventional insurance product. This led us to develop alternate sources for coverage we were not providing, such as a coastal wind policy.
During this time we introduced direct writing of automobile insurance with HARRG and property insurance with HAPI. This offers our members choices they did not have before. We can now tailor our conventional products to better meet member needs. By the end of the year we had written auto direct in over five states.

A major area of growth has been in HERS, which offers insurance to affordable housing entities. We experienced solid growth and performance that exceeded expectations as HERS grew to more than $7 million in premiums.

We continued to bolster our product management unit, which is an important resource to the continued growth of the companies and has been instrumental in the implementation of the rollout of our new mold coverage and boiler and machinery endorsement. It continues to assist in the filing of our forms and rates in the many states where HAPI is approved as a direct writer of insurance.

The department hosted several audits by our fronting partners and reinsurers, yielding positive results.

Unearthing A Gem

While excavating for fresh, innovative means of customer service, a new initiative surfaced. This newfound treasure buried within HAI Group is a fully functioning insurance agency operation. Agency Operations, a division of Marketing, began serving PHAs as well as affordable housing providers, regulatory authorities, insurance companies, agents, and brokers in 2003.

A significant responsibility of Agency Operations is insurance licensing and compliance for all states where our insurance companies and our agency operate. We presently write insurance in 43 states and the District of Columbia. Agency Operations ensures that we have staff individually licensed and registered in each of these states, and that each of our 45 licensed agents comply with continuing education requirements for the state(s) where
they utilize their licenses. In addition, Agency Operations maintains our corporate Housing Insurance Services Agency license in the 35 states where it is required.

This year, HIS made a major transition from Program Administrator to Managing General Agent (MGA). Agency Operations executed the MGA Agreement with American Alternative Insurance Corporation (AAIC). This transition was triggered by the success of the HERS program (our affordable housing insurance products written by AAIC).

The Department is responsible for filing the completed MGA Agreement and necessary applications to all applicable states. As an MGA, Agency Operations staff members are the gatekeepers to AAIC, and ensure that all outside agents who market HERS are licensed, insured, and appointed as agents. Agency Operations manages more than 50 outside agent appointments.

Agency Operations not only works directly with individual agents on the HERS program, they work with other insurance carriers to gain access to alternative insurance markets for coverages not available within our existing programs. These insurance carriers are our business partners. They help us to fill in coverage gaps in our existing in-house programs.

New programs developed in 2003 include flood, wind, and insurance coverages for HERS members beyond property and liability.

Agency Operations worked diligently with the MIS Department in 2003 to complete a custom, comprehensive database and reporting system to track and monitor regulatory and customer-driven data.

A key success in 2003 was the development of a flood program as 105 potential insurance carriers were researched and investigated. Selection criteria required an A.M. Best rating of “A+” or better and a license to write in all 48 states. The flood program officially began writing business in June. The program also added value to members by providing thousands of flood zone determinations as a free service.

Over 150 dividend checks were hand delivered to members, representing more than 40% of the total checks distributed. Over 200
members were visited and more than 30 trade-shows were attended throughout the year.

We created promotional products, including print advertisements, brochures, exhibit booths, and a commercial that aired on HTVN. Promotional mailings were sent to current and prospective customers, while staff delivered various training sessions to members across the country.

With solid footings, Marketing & Agency Operations looks forward to playing an active role in the critical issues HAI Group will face as it builds toward the future.

Positioned for the Future

HAI Group directed its efforts at positioning the companies to face future challenges. We spent considerable time licensing HAPI as an admitted insurer in up to 48 states and the District of Columbia. The filing of an application in each state requires the submission of an exhaustive amount of information in every aspect of business: its plans, management and directors, and detailed financial projections for the next three years. In 2003, Finance staff, along with outside counsel, filed applications in 18 states, and HAPI was licensed in six states: Colorado, Indiana, Oklahoma, Rhode Island, Texas, and Vermont. The remaining applications are at various stages of review at individual state insurance departments. In 2004, Finance will file applications in an additional 15 states.

In working with the Vermont Department of Banking, Insurance, Securities and Health Care Administration (BISHCA), ratings company A.M. Best, and our attorneys, we were able to maintain HAPI's strong surplus position. In past years, we witnessed strong premium growth in HAPI. In addition, the growth in HERS required additional support from HAPI in the form of contributed capital. To support HAPI's increasing capital needs, we issued a surplus note to HARRG, which provided an additional $2 million of capital (on a statutory reporting basis) to HAPI. The note was fully approved by BISHCA, allowing us to take full
credit for it in our statutory financial filings. We received approval from BISHCA for HARRG to invest up to $4 million in HERS non-voting common stock that will remove the future commitment to support HERS growth from HAPI. HARRG invested $1 million in HERS non-voting common stock in December 2003.

BISHCA examined HARRG and HAPI in 2003. These examinations are conducted every three years and are very exhaustive in the depth of the reviews. The final examination reports for both companies were issued with no recommendations.

Our companies experienced considerable growth in 2003 and produced excellent financial results, with combined surplus growth of 21% (before policyholder dividends). A.M. Best recognized the strong financial positions of HARRG and HAPI by reaffirming their “A–” (Excellent) ratings. Their strong balance sheets will be particularly important as the commercial insurance market begins its expected downturn into a soft market cycle over the next few years.

Solid Reputation

HAI Group’s Claims Department epitomized the companies’ quest to build upon its foundation of quality customer service as it continued to provide trustworthy and efficient claims support to its members in 2003. Through its member-driven leadership and courteous, knowledgeable staff, the Claims Department confirmed itself as a pillar of support and reliability. To further uphold its reputation of customer care, the department now handles auto liability claims under the HARRG Auto Direct Program. The program includes a 24-hour on call claims reporting service. Auto claims were previously handled by Travelers.

In 2003, HARRG members filed 1,164 general liability claims. During that period, 1,408 claims were closed, while 1,892 remained open. HARRG’s total paid and reserved losses since inception of the program are $244 million, up from $225 million at the end of 2002.

HAPI members filed 479 property claims. In that time, 580 were closed, while 215 remained
Highlights of the Claims Management Review Report of Findings for HARRG, HAPI, and HERS, conducted by Niis/APEX Group Holdings, who annually performs HAI Group’s Claims audits:

“Overall, the Claims Department continues to perform at a high level – exceeding industry standards.”

“The Claims staff does an excellent job of directing the independent adjusters who conduct field investigations.”

“The Claims staff and/or defense attorneys recognize and identify all applicable statutory defenses. In our opinion, the value of settlements remains good and several settlements reflect excellent resolutions.”

“Training and education remains important to the management and staff of HARRG as evidenced by the number of staff enrolled in the professional development programs.”

“The overall compliance rating of 93 percent remains exemplary, exceeding last year’s rating by one percent.”

“HARRG/HAPI/HERS consistently conducts proper investigations.”

“HARRG’s Claims Department is effective and in our opinion, remains within the top 10 percent of claim operations that we review annually.”

open. HAPI’s total paid and reserved losses since inception are $93 million, up from $80 million at the end of 2002.

HERS members filed 101 liability claims. During that period, 51 were closed, while 41 remained open. HERS total (liability) paid and reserved losses since inception are $604,000. HERS members also filed 40 property claims in 2003. During that period, 38 were closed. HERS total (property) paid and reserved losses since inception of the program are $1,077,859.

Safety Measures

Developing service initiatives that improve the lives of PHA staff and residents remains paramount to our mission and credo of customer satisfaction. To that end, we have developed products and services to cater to the needs of a burgeoning senior population. Seniors tend to have a unique set of characteristics that create risk exposures to housing agencies. Over time, the elderly population is expected to grow dramatically, creating even greater demand for housing. With this expected growth in mind, Risk Control will assist member agencies in managing those risks. As people age,
abilities to perceive changes in elevations, colors, or light diminishes. To that end, we developed and produced a brochure entitled, “Smart Renovations,” which was designed to help reduce the risk of injury to seniors.

Risk Control continued to deliver quality services to both the membership and our internal customer, Underwriting. The number of on-site standardized training sessions grew from 19 sessions to 30, while the number of students trained grew by 86%.

The number of site surveys increased, as did the assistance provided to the membership in the form of recommendations. More than 1,150 site locations were visited resulting in 2,099 recommendations for improvement. Our assistance doesn’t stop at the survey. Video library usage is up 19%. Personnel and Employment Hotline usage is up 36%. Loss reports requested is up 14%.

Moisture intrusion and the resulting indoor environmental issues have been big insurance news items. HAI Group provides coverage for this exposure and produced a resource for managing this risk.

Volunteers present a unique risk to agencies. With the advent of the community service and self-sufficiency requirements enacted by HUD, the Volunteer Program Guide became a timely, valuable resource.

Participation in Risk Control programs is growing and the department continues to provide timely services. But with change occurring inside and outside the organization, the department had to retool itself to further address member needs. The Risk Control Committee formed a subcommittee to help examine those needs by holding a two-day Focus Group Meeting and recommended the following:

- Greater analysis of losses, our programs, and the impact of both;
- Continued offering of an array of services since “one size does not fit all”;
- Increased use of technology to serve and support the membership;
• Expanded outreach to the membership to continue relationship building and education efforts; and
• Continued and expanded on-site training programs.

Going forward, plans have been made to address these areas and create a department and an organization that is responsive to the customer and driven by their needs.

**Reaching Out**

Customer service can come in many forms, such as a friendly phone call, an on-site member visit by a trained professional, or an informative pamphlet. But perhaps the most powerful form of HAI Group’s customer-driven features is its delivery of educational and training programs over the airwaves of the Housing Television Network.

Learning Technologies continued to provide programming content to its PHA subscribers via HTVN, which guarantees 200 hours minimum, but has never delivered so few. This past year it delivered a little more than 225 hours with a student participation of approximately 9,600.

Total outreach since the first program year in 1996 has been approximately 94,000 students.

The programming for HTVN shifted, once again, in response to its customers’ expressed needs. This resulted in two new quarterly series, including business writing skills and various computer software training.

In addition, certification programming was enhanced to reflect the desire of customers for more substantive and demanding content. Four programs were conducted for 686 students who earned certification.

We continued to research alternative technological advancements in response to growing indications that customers may be better served through the addition of desktop technologies. Accordingly, CDs were produced to assist the Marketing and Risk Control departments in their customer outreach and work began with MIS to place learning materials online.

As part of this research effort, a request was made by the Learning Technologies Committee for the appointment of a Customer Focus Group to examine the future direction and
A partial subscription option was made available to enable Section 8 PHAs to receive only that programming pertinent to their needs, and at a lower cost. In addition, an incentive for current and new subscribers was endorsed by the Board, providing reduced subscription and subscription renewal costs based on certain criteria.

HTVN also instituted a credit card service that enables students to expedite enrollment for certification classes that carry registration and materials fees. Customers requested this due to difficulties associated with the former purchase order.

Ensuring Productivity

Behind every successful customer service blueprint is a technologically advanced system capable of sustaining the goals and ambitions of an entire company. In 2003, MIS supported our members in a number of ways: enabling the delivery of new insurance products; improving staff productivity to better serve our customers; empowering people to make better decisions; and ensuring that the company's data and systems remain available and secure.

MIS implemented productivity solutions to allow our employees to spend more time creating products and services for our members. Employees can now access our information systems anywhere they can find a phone line at home or on the road, which has made them more responsive to our members. MIS also rolled out system support for new insurance products, including Direct Auto, Direct Property, Terrorism, Mold, and Boiler and Machinery coverages.

Employees should be able to offer our customers additional service choices based on access to better information. The Risk Control Department can now easily analyze loss trends for the entire program or individual customers through a new tool that allows them to ask their own questions. Underwriting can use this same tool to better balance the department's workload and thus be more responsive to members.

In order to ultimately serve the member better, MIS strives to create improved communication with our internal customers. In 2003, we formed a focus group composed of representatives from each department to generate better ideas of how technology can help them work. We implemented an Intranet site (an internal
The development and advancement of human capital are the nuts and bolts of a member-driven organization. In the past two years HAI Group has experienced significant growth in number of members, premiums, and employees. In 2003 our focus turned inward. We completed leadership training for senior and middle managers and began an initiative on customer focus to explore ways to add value and service to the relationships we have with our members.

We initiated a program for creating a performance culture, designed to identify and reinforce specific performance behaviors that create value for the companies and members.

We have explored ways to leverage our talent and potential to achieve future goals. We began with the midyear creation of an independent Human Resources Department and have fully implemented the recommendations produced from an HR audit conducted by an outside firm. Moving forward, we have increased capacity for training and staff development.

In our effort to enhance customer service, we began training staff and management in ways that we can focus more directly on the
membership. This outside-in approach is designed to give staff a different perspective and enhance service ability.

As we have grown, the need for additional space has become evident. Early in 2003 we began to develop plans to expand our current facility. A senior management team worked on the design of the addition and has navigated through the approval and contracting process. In late 2003 contracts were signed to begin construction.

Support Structure

At the base of any organization built on customer satisfaction lies a structure that must work together with all other aspects of a company to help it reach its ultimate goal. HAI Group’s Executive Services staff reached out to each department within the company, while working side-by-side with our Board of Directors and Committee members to meet the needs of our members.

Throughout 2003, our Board and Committee members worked tirelessly to improve their skill sets and educational capacity as governing bodies of HAI Group. In addition to holding four successful Board Meetings, Executive Services assisted in setting up Board training throughout the year, including an orientation for our newest Board members; a session on Financial Reporting for Non-Financial Managers for Property & Casualty Companies; and a Strategic Planning meeting.

The transformation of HAI Group’s member Web site continued, as www.housingcenter.com has become a more informative and useful tool. Feedback from member surveys resulted in the addition of enhanced member sections, graphics, links, and buttons for a more interactive, user-friendly site. To further garner member feedback, an online survey tool was researched and purchased, allowing our members to take real-time questionnaires used to further improve customer service.
The Web site upgrade served as part of the outline for HAI Group’s overall E-Vision communications plan. Executive Services teamed up with Learning Technologies and MIS in an effort to further address customer service needs through the use of Internet and e-mail.

Executive Services took that same team approach and initiative when assisting the Learning Technologies, Marketing, Risk Control, and Underwriting departments with internal and external communications.

To better serve our growing membership, Executive Services made a number of enhancements to its master member database system. Constant review of the system-generated reports by our MIS Department has and will continue to ensure more accurate data.

The department accommodated growing staffing needs for office space through careful planning and communication with the affected departments. Addressing future spacing needs within the Cheshire, CT offices quickly became paramount as the plans for the new addition progressed.

Executive Services was once again proficient in maintaining maximum cost savings. The department continued to cut back on expenses and saved thousands of dollars.

Interdepartmental teamwork throughout the company was crucial to building upon our foundation of customer service at every level. That synergy served as a building block for our internal operations, as well as the continued development of our Board of Directors and Committees. Our strong sense of urgency towards meeting the needs of our members continues to push HAI Group staff and management to go the extra mile.

As our company grows, as the public housing market continues to change, and the needs of our members increase, so too will HAI Group’s commitment to deliver the highest quality products and services to you and your residents. After all, it’s your guidance and leadership that remain the foundation of HAI Group’s mission of member service.
Board of Directors and Committees

(Left to Right) Top Row: Richard Leco; Edwin Lowndes; John Primmer; John Johnson; Dan Labrie; James DiPaolo; Middle Row: Melvin Braziel; Barry Romanon; J. Len Williams; Linnie Willis; C.R. Neill; Harry House; Bottom Row: Domenic Schiano; Stephen Falek; Richard Collins, Vice Chair; Douglas Deerna, Chair; Terri Hamilton Brown; L. Glen Redding; Thomas Haffen

Housing Authority Insurance Group Membership 2003

ALABAMA
HA of the City of Auburn
HA of the City of Decatur
Huntsville HA
HA of the City of Lafayette
HA of the City of Montgomery
Sheffield HA

ARIZONA
HA of Cochise County
HA of the City of Eloy
Flagstaff Hsg Corp
HA of the City of Flagstaff
HA of the City of Nogales
City of South Tucson HA
Urban League Manor
Winslow HA

ARKANSAS
HA of the City of Amity
HA of the City of Arkadelphia
HA of the City of Dardanelle
HA of the City of Little Rock
HA of the City of Magnolia
North Little Rock HA
HA of the City of Ola
HA of the City of Paragould
HA of the City of Trumann

CALIFORNIA
Aliso Village Hsg Corp
Area HA of the County of Ventura
California HA Risk Mgmt Agcy
Cedar Road Hsg Assoc LP
Contra Costa County HA
HA of the City & County of Fresno
HA of the City of Los Angeles
 Livermore HA
HA of the City of Madera
Marin County HA
Mission Grove Hsg LP
da Old Grove Apts
HA of the County of Monterey
Oakland HA
HA of the City of Paso Robles

COLORADO
HA of the City of Aurora
HA of the City of Boulder
Clayton Street Residence
Colorado Hsg & Finance Auth
HA of the City of Colorado Springs
Corona Residence Apts
da Robert A. Colaizzi
Denver Hsg Corp Redev Ptnship Ltd
HA of the City & County of Denver
HA of the City of Englewood
Fountain Ridge South Apts LLLP
Garfield County HA
Grover Investment LLC
Jefferson County HA
HA of the City of Lakewood
HA of the Town of Limon
Littleton HA
Mountainview Place Apts
Nedco Elderly dba Liggins Tower
Nesbitt Investments LLC
da The Bonaporte Apts
Northeast Denver Hsg
HA of the City of Pueblo
Rocky Ford HA
The Routt County Foundation for Senior Citizens, Inc.
Summit HA

CONNECTICUT
Ansonia HA
HA of the Town of Ashford
Berlin HA
Bethel HA
HA of the Town of Bloomfield
Brantford HA
HA of the City of Bridgeport
HA of the City of Bristol
Brookfield HA
HA of the Town of Brooklyn
Canton HA
Cheshire HA
Clinton HA
Colchester HA
Coventry HA
HA of the City of Danbury
Danien HA
HA of the Town of Deep River
Derby HA
East Hampton HA
East Hartford HA
East Windsor HA
Ellington HA
Enfield HA
Essex HA
Fairfield HA
Fairmont HA
Glastonbury HA
Glenbrook Road Elderly Hsg Corp
Greater Bristol Realty Corp
HA of the Town of Greenwich
HA of the Town of Griswold
Groton HA
Guilford HA
HACD Corp
HA of the Town of Hamden
HA of the City of Hartford
Hebron HA
Killingly HA
Ledyard HA
Litchfield HA
Manchester HA
Mansfield HA
HA of the City of Meniden
Middlefield HA
HA of the City of Middletown
HA of the Town of Milford
Monroe HA
Montville HA
Morris HA
HA of the Borough of Naugatuck
HA of the City of New Britain
HA of the Town of New Canaan
Neighborhood Hsg Svcs
of Stamford, Inc.
Newington HA
HA of the City of New London
HA of the City of Norwalk
North Canaan HA
North Haven HA
Norwich HA
Oxford HA
Plainfield HA
Plymouth HA
HA of the Town of Portland
HA of the City of Preston
Putnam HA
Ridgefield HA
Rocky Hill HA
HA of the Town of Seymour
Sharon HA
Shelton HA
HA of the Town of Simsbury
Somers HA
HA of South Windsor
Southington HA
HA of the Town of Sprague
Southington HA
HA of the City of Stamford
State of CT Dept of Admin Svcs
Stonington HA
Stratford HA
Suffield HA
HA of the Town of Thomaston
HA of the Town of Thompson
Tolland HA
HA of the City of Torrington
(Left to Right) Douglas Dzema, Chair; Richard Collins, Vice Chair; Lee Reno, General Counsel; Dan Labrie, President and Chief Executive Officer

(Left to Right) Dominic Mazzoccoli, Vice President; Leslie Whitlock, Secretary; Dan Labrie, President; Bill Lewellyn, Vice President; Mark Wilson, Treasurer

(Left to Right) Top Row: Barry Romano; Thomas Hannen; Douglas Dzema; Bottom Row: LGlen Redding; John Primmer, Chair; Richard Collins, Vice Chair

Torrington Comm Hsg Corp HA of the Town of Trumbull HA of the Town of Vernon HA of the Town of Voluntown Wallingford HA HA of the City of Waterbury Watertown HA HA of the Town of West Hartford HA of the City of West Haven HA of the Town of Westbrook Westport HA HA of Wethersfield HA of the City of Willimantic HA of the Town of Winchester HA of the Town of Windsor HA of the Town of Windsor Locks Woodstock HA

WASHINGTON, D.C. District of Columbia HA Williston LP

DELAWARE Dover HA New Street LP Newark HA Willis Road Assoc Wilmington HA

FLORIDA Area Hsg Comm Cleanwater HA Comm Building Group Ltd dba Boca Ciega Townhomes, Inc. Crestview HA Deerfield Beach HA Delray Beach HA HA of the City of Fort Pierce Gainesville HA Hialeah HA Hugh Ash Manor, Inc. Indian River County HA Jewish Center Towers HA of the City of Key West Miami Beach HA Monroe County HA HA of the City of Orlando Pahokee HA Palm Beach County HA Panama City HA HA of St. Petersburg Sanford City HA HA of the City of Sarasota Tallahassee HA HA of the City of Tampa HA of the City of Titusville Union County HA Venice HA West Palm Beach HA Winter Haven HA

GEORGIA HA of the City of Acworth American Safety Ins Svcs, Inc. Ashcroft Group HA of the City of Athens Atlanta HA HA of the City of Barnesville HA of the City of Bremen HA of the City of Cairo HA of the City of Chatsworth HA of Columbus Columbus Villas Hsg HA of the City of Commerce HA of the City of Cordele HA of the City of Columbus HA of the City of Dalton HA of the City of East Point Fairburn HA HA of the City of Gibson Greensboro HA HA of the City of Griffin HA of the City of Hampton HA of the County of Harris HA of Hartwell HA of the City of Hogansville In-Fill Hsg Corp Innovative Hsg Initiatives dba Albany Gardens HA of the City of Jackson HA of the City of Lavonia HA of the City of Macon HA of the City of Metter HA of the City of Monroe HA of the City of Mount Vernon Newnan HA HA of the City of Norcross HA of the City of Quitman Rosyton HA St. John Villa Apts HA of the City of Sandersville HA of Savannah Standley-Oxford LP Swett & Crawford Thomaston HA Thomson HA Tifton HA-City of Tifton HA of the City of Unadilla HA of the City of Union Point HA of the City of Vienna HA of the City of Winder

IDAHO Ada County HA Boise City Ada HA

ILLINOIS Artspace Chicago LP Chicago HA Danville VA LP East Garfield Park Place LP HA of the City of East St. Louis Eastgate Apts LP HMB Atlanta I Ltd Ptr & Edison Hsg Georgia dba Woods at Glenrose Humboldt Park Cooperative LP HA of Joliet LPW LP & Investment Mgmt Corp C/O Chicago Equity Fund New Southtown LP Peoria HA Urban-Walsh, LP; Urban-Walsh, GP LLC; HDVAD, LLC; Urban-Walsh Limited LLC; and or their successors and assigns and their prospective officers, directors, employees, agents, affiliates and representatives

INDIANA The Affordable Hsg Corp HA of the Town of Bloomfield HA of the City of Bloomington HA of the City of Brazil Charlestown HA HA of the City of East Chicago HA of the City of Evansville Fort Wayne HA HA of the City of Gary HA of the City of Hammond Indianapolis Hsg Agcy Jeffersonville HA Kokomo HA Marion HA McMillen Park Apts LP and IL LP HA of the City of Michigan Mishawaka HA HA of the City of Muncie HA of the City of Richmond HA of the City of South Bend Woodward East Michigan

IOWA Comm Hsg Dev Corp dba Forest Avenue Townhomes Des Moines Municipal Hsg Agcy Oakridge Neighborhood & Homes of Oakridge Human Svcs The Apts of River Trace

KANSAS Argonia HA HA of the City of Atchison HA of the City of Atwood HA of the City of Bird City HA of the City of Chanute Chapman HA Cherrysvale HA HA of the City of Colby Columbus HA Dodge City HA Fort Scott HA HA of Garden City HA of the City of Great Bend HA of Greenleaf Holton HA Howard HA HA of the City of Hoxie Jetmore City HA HA of the City of Kansas City
Kinsley HA
HA of the City of Lawrence
HA of the City of Lindsborg
Manhattan HA
PHA of the City of Newton
HA of the City of Oakley
HA of the City of Oberlin
HA of Olathe City
Paola HA
City of Parsons PH Dept
HA of the City of St. Francis
Salina HA
Solomon HA
PH Agcy of the City of South Hutchinson
HA of Stafford
Sterling HA
Topeka HA
Ulysses HA
HA of the City of Wellington
Wichita HA

KENTUCKY
New Directions Hsg Corp
HA of Owensboro

LOUISIANA
Houma-Terrebonne HA
New Orleans HA
HA of St. James Parish

MAINE
Auburn HA
City of Biddeford HA
HA of the City of Brewer
Fort Fairfield HA
Lewiston HA
HA of the City of Old Town
Portland HA
Presque Isle HA
Waterville HA

MARYLAND
HA of Allegany County
HA of the City of Annapolis
Hsg Comm of Anne Arundel County
HA of Baltimore City

MASSACHUSETTS
Adams HA
Amherst HA
Andover HA
Auburn HA
Barrestable HA
Belmont HA
Beverly HA
Boston HA
Bourne HA
Brockton HA
Brookline HA
Burlington HA
Cambridge Affordable Hsg Corp
Cambridge HA
Cambridge HA (266 Rindge Avenue)
Chelsea HA
Chicopee HA
Clinton HA
Concord HA
Danvers HA
Dedham HA
Dennis HA
Dracut HA
Dukes County Regional HA
Fall River HA
Falmouth HA
Fitchburg HA
Framingham HA
Gloucester HA
Groveland HA
Hanson HA
Haverhill HA
Holyoke HA
Hudson HA
JFK Apts LLC
Lawrence HA
Lowell HA
Lynn HA
Malden HA
Mansfield HA
Marlborough Comm Dev Auth
Maynard HA
Medford HA
Medway HA
Melrose HA
Methuen HA
Milford HA
Milton HA
Needham HA
New Bedford HA
Newburyport HA
Newton HA
North Adams HA
North Andover HA
North Attleboro HA
North Reading HA
Northampton HA
Norwood HA
Pembroke HA
Pittsfield HA
Plymouth HA
Quincy HA
Reading HA
Revere HA
Rockland HA
Rockport HA
Saugus HA
Scituate HA
Shrewsbury HA
Somerville HA
Springfield HA
Stoughton HA
Taunton HA
Tewksbury HA
Wakefield HA
Waltham HA
Watertown HA
Wayland HA
Webster HA
Waymouth HA
Winchendon HA
Woburn HA
Worcester HA

MICHIGAN
City of Ann Arbor Acting by & through Ann Arbor Hsg Comm
Bay City Hsg Comm
Bay County Hsg Comm
Benton Harbor Hsg Comm
Benton Township Hsg Comm
Clinton Township Hsg Comm
Detroit Hsg Comm
City of Ecorse Hsg Comm
Flint Hsg Comm
Gladwin City Hsg Comm
Grand Rapids Hsg Comm
Hamtramck Hsg Comm
Highland Park Hsg Comm
Inkster Hsg Comm
Lansing Hsg Comm
Laurel Park Elderly Hsg
Lincoln Park Hsg Comm
Livonia Hsg Comm
Mackinac County Hsg Comm
Melvindale HA
Muskegon Heights Hsg Comm
Muskegon Hsg Comm
Niles Hsg Comm
Pontiac Hsg Comm
Port Huron Hsg Comm
Reed City Hsg Comm
Saginaw Hsg Comm
St. Clair Shores Hsg Comm
St. Joseph Hsg Comm
Sterling Heights Hsg Comm
Ypsilanti Hsg Comm

MINNESOTA
Hsg & Redev Auth of the City of Barnesville
Hsg & Redev Auth of Baudette
Big Stone County Hsg & Redev Auth
Brainerd Hsg & Redev Auth.
Poplar Bluff HA
HA of Kansas City
St. Louis HA

HA of the City of Smithville

MONTANA
Glasgow HA

NEBRASKA
Albion HA
HA of the City of Crete
Hall County HA
HA of Hayes Center
Lincoln HA
HA of the City of Omaha
HA of Oshkosh
Platte Valley Apts LP
HA of the County of Scotts Bluff
HA of Tilden
Tilden Hsg I LP
HA of the City of Verdigre

NEVADA
HA of the City of Las Vegas

NEW HAMPSHIRE
Berlin HA
Claremont HA
Concord HA
Derry Hsg & Redevelopment
Dover HA
HA of the Town of Exeter
Franklin HA
Keene HA
Laconia Hsg & Redevelopment
Dartmouth NH
Lancaster HA
Lebanon HA
Manchester Hsg & Redevelopment

H. A. Nashua HA
Northumberland HA
Park View Apts of Nashua LP
Portsmouth HA
HA of the Town of Salem
Somersworth HA

NEW JERSEY
HA & Urban Redevelopment Agencies of the
City of Atlantic City
HA of the Borough of Belmar
HA of the Township of Berkeley

HA of the Town of Boonton
HA of the Borough of Buena
HA of the City of Camden
HA of the Borough of Clementon
HA of the Borough of Collingswood
HA of the Town of Dover
HA of the City of East Orange
HA & Redevelopment Authority
City of Edison
HA of the City of Elizabeth
HA of the City of Englewood
Grandview Terrace, Inc.
HA of the Town of Guttenberg
Highstown HA
HA of the Township of Irvington
HA of the City of Jersey City
HA of the Township of Lakewood
HA of the City of Lindenhurst
HA of the City of Long Branch
HA & Urban Development Authority
City of New Brunswick
HA of the City of New York
Old Bridge HA
HA of the City of Orange
HA of the City of Passaic
Paterson HA
Pennis Grove Hsg & Redevelopment
HA of the City of Perth Amboy
HA of the Town of Phillipsburg
HA of the City of Salem
HA of the City of Trenton
HA of the City of Union City
Westwood Senior Housing Corporation &
Thomas J. Reilly Senior Corporation

HA of the Village of Wagon Mound

NEW YORK
Albany HA
Amsterdam HA
Auburn HA
Batawa HA
The City of Beacon HA
Binghamton HA
Brigham Senior Housing Corporation
Buffalo Municipal Authority
Gleason Heights
Chambers Senior Housing
Cohoes HA
HA of Cohoes Resources
Columbia County, Inc.
Cortland HA
Dunkirk HA
Village of Ellenburg HA
Elmira HA
Freeport HA
Fulton HA
Geneva HA
Glens Falls HA
City of Glens Falls HA
Gloversville HA
Village of Great Neck HA
Greenburgh HA
Hathorne Redevelopment LLC
HA of the Village of Hempstead
Town of Huntington HA
City of Hornell HA
City of Hudson HA
Ilion HA
Ithaca HA
Kennedy Tower Senior Housing Development Company, Inc.

Las Cruces HA
HA of the City of Loving HA
MSV II LP
Rio Arriba County HA
HA of the Village of Santa Clara
Santa Fe Civic HA
Socorro County HA
HA of the City of Truth or Consequences
HA of the Village of Wagon Mound
(Left to Right) Top Row: Domenic Schiano; Richard Collins; Jay Cunningham; Roger Fleetwood; Middle Row: Philip Allen; Tracy Barlow; Maynard Scales; Lee Eastman; D. Joseph Sanders; Bottom Row: Jeffrey Cook; Linnie Willis; Stephen Falek, Chair; Bonnie Latting, Vice Chair; Lawrence Williams; Not in Photo: Scott Bertrand

MARKETING COMMITTEE

NORTH CAROLINA
- HA of the City of Durham
- Fayetteville Metro HA
- HA of the City of High Point
- HA of the City of Kinston
- New Randleman HA
- Oxford Commons LP
- Raleigh HA
- Smithfield HA
- Redevelopment of the Town of Tarboro
- Washington HA
- Wilmington Hooper School Apts

HA of the City of Cache
- Caddo Electric Coop HA
- Cement HA
- HA of the Town of Cheyenne
- Clayton HA
- HA of the City of CoalGate
- HA City of Comanche OK
- HA of the City of Commerce
- Cookson Hills Electric Co-op
- Curtis Plaza, Inc.
- Cyril PHA
- HA of the City of Del City
- HA of the City of Drumright
- HA of the City of Elk City
- HA of the Town of Fort Cobb
- HA of the Town of Fort Gibson
- Frederick HA
- HA of the City of Geary
- HA of the City of Grandfield
- Granite HA
- HA of the City of Guthrie
- Haileyville HA
- HA of the City of Hartshorne
- Hobart HA
- HA of the City of Heaven
- HA of the City of Henryetta
- HA of the City of Holdenville
- HA of the City of Hydro
- HA of the City of Idabel
- Independent Living Svcs for Youth
- HA of the City of Keota
- Kiarnichi Electric Cooperative HA
- HA of Kiowa Tribe of Indians
- HA of the City of Krebs
- HA of the City of Lawton
- HA of the Town of Lone Wolf
- Madill HA
- Maud HA
- HA of the City of McAlester
- HA of the City of Miami
- Minco HA
- Mountain Park HA
- Mountain View PHA
- HA of the City of Muskogee
- HA of the City of Newkirk

HA of the City of Norman
- Oiltown HA
- Oklahoma City HA
- HA of Osage County
- HA of the City of Pawnee
- HA of the City of Ponca City
- Prague HA
- HA of the City of Ryan
- Roosevelt HA
- HA of the City of Sayre
- HA of the Town of Seiling
- Seminole HA
- HA of the City of Shawnee
- HA of the City of Snyder
- HA of the City of Stigler
- Stillwater HA
- Stratford HA
- HA of the City of Stroud
- HA of the Town of Terral
- Talihina HA
- Tecumseh HA
- Temple HA
- Texas County HA
- HA of the City of Tulsa
- Tuttle HA
- Valliant HA
- HA of the City of Walters
- HA of the City of Watonga
- Waunika HA
- HA of Waynoka
- HA of the City of Weleetka
- HA of the City of Wetumka
- Wewoka HA
- HA of the City of Wilburton
- HA of the Town of Wister
- HA of the City of Yale

OREGON
- Fairwood Apts

PALESTINE
- Allegheny County HA
- HA of the City of Bradford
- Cambridge Plaza I LP
- Cambridge HDC
- Chester HA
HA of the County of Columbia
Delaware County Redev Auth
Erie HA
Redev Auth of the City of Erie
Harrisburg HA
Lackawanna County HA
HA of Monroe County
Redev Auth of the County of Monroe

Erie HA
Redev Auth of the City of Erie
Morocco County

HA of Monroe County

RHODE ISLAND
Bristol HA
HA of the Town of Burrillville
Central Falls HA
Cranston HA
Town of Cumberland HA
East Providence HA
Hancock Estates Corp
Jamestown HA
Town of Lincoln HA
HA of the City of Newport
North Providence HA
HA of the City of Pawtucket
Town of Portsmouth HA
Providence HA
Town of Smithfield HA
HA of the City of South Kingstown
Tiverton HA
Warren HA
Warwick HA
Town of Westerly HA
HA of the City of Woonsocket

SOUTH CAROLINA
HA of Cheraw
Farmington Assoc
HA of Florence
Hsg & Redev Auth of Marlboro County

SOUTH DAKOTA
Butte County HA

TENNESSEE
Greater Bethlehem Plaza
Hartsville HA
Rogersville HA

TEXAS
HA of the City of Austin
HA of the City of Borger
Corpus Christi HA
HA of the City of Dallas
Devine HA
HA of the City of El Campo
HA of the City of El Paso
HA of the City of Fort Worth
HA of the City of Galveston
HA of the City of Garrison
Grayson County HA
Harris County HA
HA of the City of Houston
HA of the City of Laredo
Liberty County HA
Los Fresnos HA
Pecan Hill Apts, Inc.
HA of the City of Pharr
HA of the City of San Antonio
San Antonio Homeownerships
Opportunities Corp
Southwest Hsg Compliance Corp

UTAH
HA of Carbon County
Coal County Hsg Dev
Davis County HA
Hsg Opportunities, Inc./Special
Needs Hsg LLC dba Gregson Apts
HA of the City of Ogden
Salt Lake City HA
HA of Utah County

VERMONT
Abenaki Acres
Barre HA
Burlington HA
Brattleboro HA

WASHINGTON
HA of Grant County
King County HA
Pierce County HA
HA of the City of Seattle
Thurston County HA

WEST VIRGINIA
HA of the City of Bluefield
HA of the City of Fairmont
HA of the City of St. Albans

WISCONSIN
Algoma HA
Appleton HA
Baraboo Comm Dev Auth
HA of the Village of Bruce
Corps House LP
De Pere HA
Village of DeForest HA
Eau Claire HA
HA of the City of Edgerton
HA of the City of Fond Du Lac
HA of the City of Green Bay
Honz Mgmt Corp
City of Hudson HA
La Crosse County Hsg
Ladysmith HA
Comm Dev Auth of the City of Madison
HA of the City of Milwaukee
HA of the City of Monroe
HA of Racine County
Rhinelander HA
St. Johns Elderly Hsg Corp
HA of the City of Superior
Hsg Dev Corp Superior
HA of the City of Thorp
Walworth County HA
Wisconsin Hsg Preservation Corp

WYOMING
HA of the City of Buffalo
HA of the City of Casper
Cheyenne HA
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HARRG Senior Claims Manager
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Janelle Howard, Administrative Assistant, part-time