



Housing Authority  
Insurance Group



**Digging in**

ANNUAL REPORT 2003



## Blueprint for Success

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.

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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



**Dan Labrie**  
*Chief Executive Officer*

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.

A handwritten signature in black ink that reads "Dan Labrie".

Dear Members,

During my tenure as the Chairman of the Board of Housing Authority Insurance Group, and especially over this past year, it has been my privilege to witness the growth and maturation of our governing body. I believe that today we have the strongest assembly of Board and Committee members since the inception of our companies. Through the dedicated efforts, positive influence, and guidance of the fine men and women who serve on the Board and Committees, we have made strides in 2003 in our governance and policy improvement projects.

I want to extend special thanks to all of the Committee Chairs, Vice Chairs, and to the devoted and talented staff members that have made these improvements happen. I do not have space here to list every name, but everyone's contribution has been appreciated.

We have been especially fortunate to have worked with a capable and visionary Chief Executive Officer. Dan Labrie's insight, knowledge of the insurance industry, and passion for providing the best possible service to our members is unmatched. I know that through working with him I have become a better Board member.



**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.

A handwritten signature in black ink that reads "Douglas Dzema".

# Customer service. Member relations. Consumer satisfaction.

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.

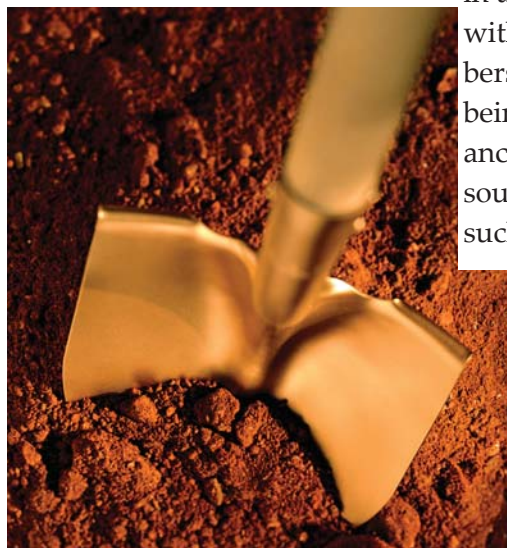
In 2003, we not only reinforced our obligation to serve you. We thrived on it.

## 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.

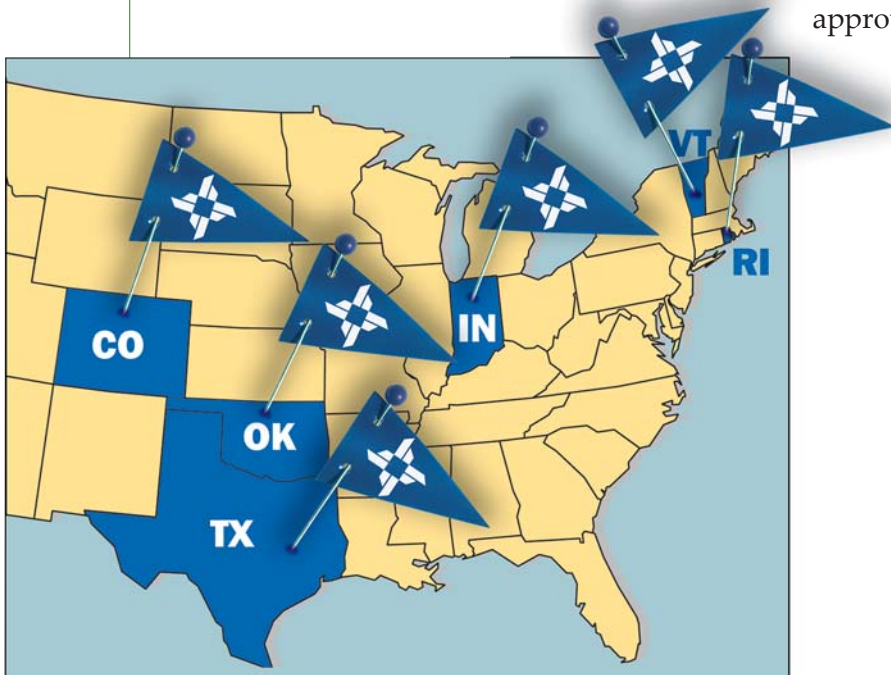
With solid footings, Marketing & Agency Operations looks forward to playing an active role in the critical issues HAI Group will face as it builds toward the future.

### 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





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, their

### 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."



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%.

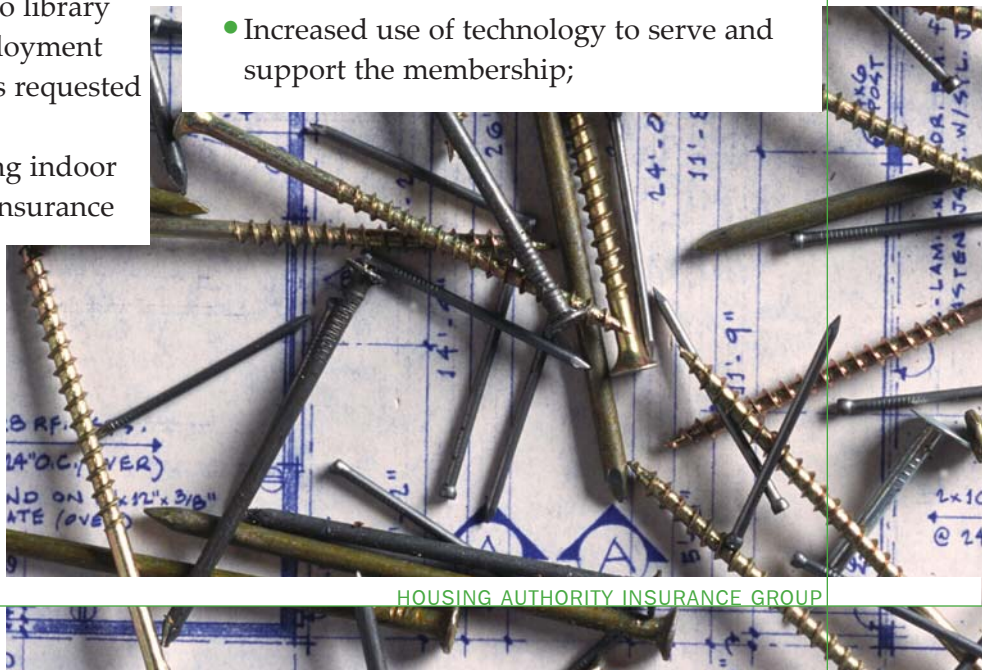
Moisture intrusion and the resulting indoor environmental issues have been big insurance

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.

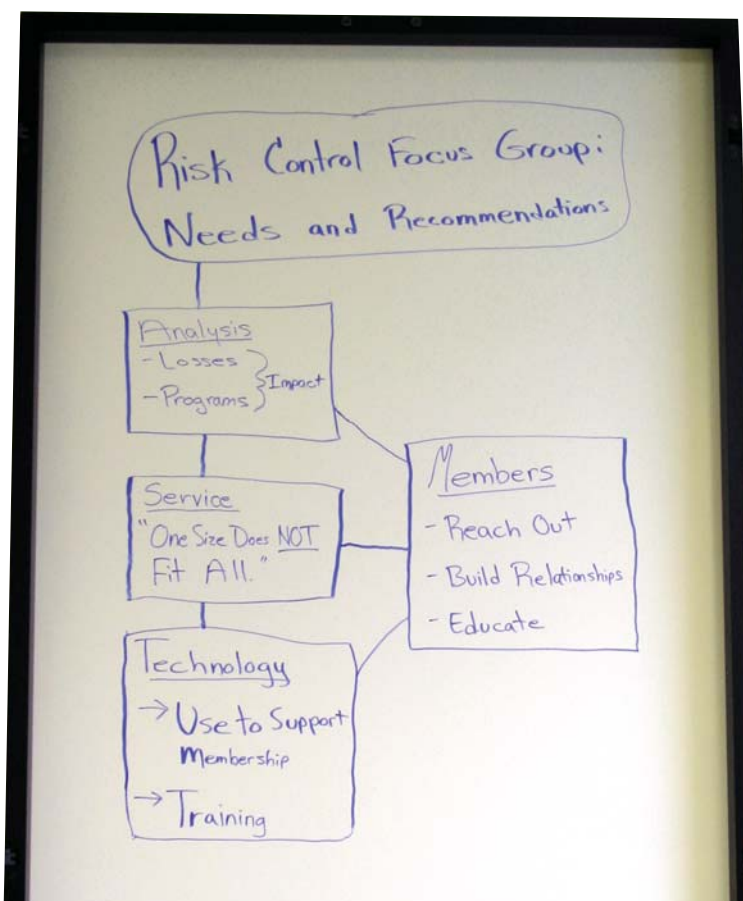
Total outreach since the first program year in 1996 has been approximately 94,000 students.

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





business plan of HTVN in light of membership changes. This group met twice in 2003. Its recommendations were endorsed by the Committee and Board of Directors, providing guidance to a department that has significantly shaped its future work plan.

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



version of the Internet) to improve communications and eliminate paper.

To ensure we will be in business to satisfy future member needs, MIS implemented two programs in 2003: an upgrade to our business continuity program; and a new information security program. Our business continuity program resulted in a more appropriate disaster site solution and a number of improvements to guarantee system availability in the case of more mundane threats, such as computer virus infection, kitchen fires, and electrical outages. Our security program was mostly aimed at educating staff on good security practices so that we do not suffer system downtime, lose valuable information to competitors, or expose the company to legal liability.

### Performance Culture

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

## Charting the Course Customer Focus





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](http://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 Romano; J. Len Williams; Linnie Willis; C.R. Neill; Harry House; Bottom Row: Domenic Schiano; Stephen Falek; Richard Collins, *Vice Chair*; Douglas Dzema, *Chair*; Terri Hamilton Brown; L. Glen Redding; Thomas Hannen



BOARD OF DIRECTORS

## 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  
dba Old Grove Apts  
HA of the County of Monterey  
Oakland HA  
HA of the City of Paso Robles

HA of the City of Port Hueneme  
HA of the City of Richmond  
Riverview Plaza Assoc  
Sacramento Hsg & Redev Agcy  
HA of the County of San Bernardino  
Hsg Dev Ptnrs of San Diego  
San Diego Hsg Comm  
San Francisco HA  
HA of the County of San Mateo  
HA of the County of Santa Barbara  
HA of the County of Santa Clara  
HA of the City of Soledad  
Villa Calleguas, Inc.  
HA of the City of Wasco

### 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  
dba Robert A. Colaizzi  
Denver Hsg Corp Redev Ptnrship 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  
dba The Bonaparte 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  
Branford 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  
Darien 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  
Farmington 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 Meriden  
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  
HA of the Town of Stafford  
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 Mazzocchi, *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: L.Glen Redding; John Primmer, *Chair*; Richard Collins, *Vice Chair*



## CORPORATE OFFICERS

## GOVERNANCE COMMITTEE

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 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  
Clearwater 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 Cuthbert  
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  
Royston 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; HD/AD, LLC; Urban-Walsh  
Limited LLC; and or their succes-  
sors 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  
Woodland 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  
Cherryvale 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

(Left to Right) James DiPaolo;  
Barry Romano, *Chair*; Richard Collins



**AUDIT COMMITTEE**

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

HA of Cambridge  
HA of Crisfield  
HA of the City of Cumberland  
HA of the Town of Easton  
HA of the City of Frederick  
Glenarden HA  
Havre De Grace HA  
Prince George's County Dept of Hsg  
& Comm Dev  
Redev Auth of Prince George's  
County  
St. Mary's County HA  
St. Michael's HA  
HA of Washington County

#### **MASSACHUSETTS**

Adams HA  
Amherst HA  
Andover HA  
Auburn HA  
Barnstable 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

(Left to Right) Top Row: Barry Romano; Jacquelyn Roberson;  
LaVerne Boyd; Kathleen Sulsky; Douglas Dzema; Bottom Row:  
Gillian Brown; C. Michael McInnish, *Vice Chair*; Thomas Hannen,  
*Chair*; Caster Binion; Tony Love; Not in Photo: Marisol Avila;  
James Chapman; Patricia Trocke



**CLAIMS COMMITTEE**

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 MA  
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  
Weymouth 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



(Left to Right) Top Row: Paul Caverly; Bill Warren; Robert Faircloth; Gary Wasson; Middle Row: Alan Katz; Helen Kipplen; Laura Hinchey; Terri Hamilton Brown; James Borgstadt; Bottom Row: John Primmer; James DiPaolo, *Vice Chair*; Melvin Braziel, *Chair*; Edwin Lowndes; Lemuel Boggs; Not in Photo: David Brown; Michael Jester; James Miranda



**FINANCE COMMITTEE**

(Left to Right) Top Row: Thomas Hannen; LaVerne Boyd; Lee Eastman; Middle Row: Roger Fleetwood; Richard Leco; Bonnie Latting; James DiPaolo; Bottom Row: Kathleen Sulsky; Richard Collins; L. Glen Redding, *Chair*; C.R. Neill, *Vice Chair*; Helen Kipplen; Not in Photo: Kevin Loso; Lezlie Thompson



**LEARNING TECHNOLOGIES COMMITTEE**

Hsg & Redev Auth of Cass Lake  
Hsg & Redev Auth of Clarkfield  
Duluth Hsg & Redev Auth of Duluth  
Hsg & Redev Auth of Eveleth  
Hsg & Redev Auth of Gilbert  
Hsg & Redev Auth of Grand Rapids  
Hibbing Hsg & Redev Auth  
Hopkins Hsg & Redev Auth  
Hutchinson Hsg & Redev Auth  
Hsg & Redev Auth of Lake Benton  
Lincoln County Hsg & Redev Auth  
Litchfield Hsg & Redev Auth  
PH Comm of the City of Marshall  
Hsg & Redev Auth of Melrose  
Minneapolis PHA  
Hsg & Redev Auth of Montevideo  
Moorhead PH Agcy  
Hsg & Redev Auth of Moose Lake  
Hsg & Redev Auth of Mound  
Mower County HA  
Hsg & Redev Auth of North Mankato  
Olmsted County Hsg & Redev Auth  
Hsg & Redev Auth of Park Rapids  
Hsg & Economic Dev of the County of Renville  
PH Agcy of the City of St. Paul  
Hsg & Redev Auth of the City of South St. Paul  
Southeastern Minnesota Multi-County HRA  
Todd County Hsg & Redev Auth  
Hsg & Redev Auth of Two Harbors  
Tracy Hsg & Redev Auth  
Virginia Hsg & Redev Auth  
Washington County Hsg & Redev Assoc  
Winona Redev & Hsg Auth

#### MISSISSIPPI

East Villa Apts  
Mississippi Hsg Dev  
NCBA Estates  
Providence Mgmt, Inc.  
Southern Investment Mgmt

#### MISSOURI

HA of Kansas City  
Poplar Bluff HA

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 & Redev Auth  
Dover HA  
HA of the Town of Exeter  
Franklin HA  
Keene HA  
Laconia Hsg & Redev Auth  
Lancaster HA  
Lebanon HA  
Manchester Hsg & Redev Auth  
Nashua HA  
Northumberland HA  
Park View Apts of Nashua LP  
Portsmouth HA  
HA of the Town of Salem  
Somersworth HA

#### NEW JERSEY

HA & Urban Redev Agcy 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  
Hsg & Redev Auth Township of Edison  
HA of the City of Elizabeth  
HA of the City of Englewood  
Grandview Terrace, Inc.  
HA of the Town of Guttenberg  
Hightstown 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 Linden  
HA of the City of Long Branch  
Hsg & Urban Dev Auth of the City of New Brunswick  
HA of the City of Newark  
Old Bridge HA  
HA of the City of Orange  
HA of the City of Passaic  
Paterson HA  
Penns Grove Hsg & Redev Auth  
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 Hsg Corp & Thomas J. Reilly Senior Corp

#### NEW MEXICO

HA of the City of Alamogordo  
HA of the City of Artesia  
HA of the City of Bayard  
Town of Bernalillo HA  
Village of Chama HA  
Cimarron HA  
Clovis Hsg & Redev Agcy, Inc.  
HA of the City of Espanola  
City of Eunice HA  
HA of the Village of Fort Sumner  
Gallup HA

Las Cruces HA  
HA of the City of Lovington  
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

#### NEW YORK

Albany HA  
Amsterdam HA  
Auburn HA  
Batavia HA  
The City of Beacon HA  
Binghamton HA  
Brigham Senior Hsg Ltd  
Buffalo Municipal HA  
Village of Catskill HA  
Chambers Senior Hsg  
Cohoes HA  
Hsg Resources of Columbia County, Inc.  
Cortland HA  
Dunkirk HA  
Village of Ellenville HA  
Elmira HA  
Freeport HA  
Fulton HA  
Geneva HA  
Glen Cove HA  
City of Glens Falls HA  
Gloversville HA  
Village of Great Neck HA  
Greenburgh HA  
Hathorne Redev Company LLC  
HA of the Village of Hempstead  
Town of Hoosick HA  
City of Hornell HA  
City of Hudson HA  
Ilion HA  
Ithaca HA  
Kennedy Tower Hsg Dev Fund Company, Inc.

(Left to Right) Top Row: Philip Allen; Tony Love; Richard Leco; James DiPaolo; Thomas Hannen; Middle Row: Melvin Brazier; L. Glen Redding; Marilyn Allen; Douglas Dzema; Barry Romano; Paul Caverly; Bottom Row: Alan Katz; Linnie Willis; Domenic Schiano, *Chair*; Caster Binion; Stephen Falek; Not in Photo: Scott Bertrand



(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; Raymond Budd; Ernie Etuk; David Rush; Rosa Torres; Earl Williams



## MARKETING COMMITTEE

Kingston HA  
L.B.S.H. Hsg Corp  
Lackawanna Municipal HA  
Town of Mamaroneck HA  
Massena HA  
Mechanicville HA  
Village of Monticello HA  
Mount Kisco HA  
New Rochelle Municipal HA  
New Rochelle Neighborhood  
Revitalization Corp, Larchmont  
Woods V Ptnrship, MacLeav Hsg  
Corp, and Fifth Ave Affordable  
Hsg Corp  
Newark HA  
Niagara Falls HA  
Niagara Falls Neighborhood  
Hsg Svcs, Inc.  
North Tonawanda HA  
Norwich HA  
Village of Nyack HA  
Ogdensburg HA  
Olean HA  
Peekskill HA  
Plattsburgh HA  
Port Chester HA  
Port Jervis HA  
Poughkeepsie HA  
Town of Ramapo HA  
Rensselaer HA  
Rochester HA  
Rockville Centre HA  
St. Margaret's House Hsg  
Dev Fund Corp  
Schenectady Municipal HA  
Village of Spring Valley HA  
Syracuse HA  
Tarrytown HA  
Tonawanda HA  
Troy HA  
Watertown HA  
Watervliet HA  
HA of the City of White Plains  
Town of Wilna HA  
Village of Woodridge HA  
Municipal HA for the City of Yonkers

## 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  
Redev Comm of the Town of Tarboro  
Washington HA  
Wilmington Hooper School Apts

## NORTH DAKOTA

Fargo HA  
HA of Rolette County

## OHIO

Austintown Assoc a Ptnrship  
Compass West Apts  
Columbus Metro HA  
Cuyahoga Metro HA  
Doan LP  
Erie Metro HA  
Gallia Metro HA  
Jefferson Metro HA  
Lorain Metro HA  
Lucas Metro HA  
Morgan Metro HA  
Parma PHA  
Sandusky Bay Kiwanis  
Sanford J. Berger  
Stark Metro HA  
Trumbull Metro HA  
Zanesville Metro HA

## OKLAHOMA

HA of the City of Ada  
Afton HA  
HA of the City of Anadarko  
HA of the City of Antlers  
Apache HA  
HA of the City of Atoka  
HA of the City of Beggs  
Boley HA  
HA of the Town of Boswell  
Broken Bow HA

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 Heavener  
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  
Kiamichi 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

## RISK CONTROL COMMITTEE

HA of the City of Norman  
Oilton 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  
Waurika 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

## PENNSYLVANIA

Allegheny County HA  
HA of the City of Bradford  
Cambridge Plaza I LP,  
Cambridge HDC  
Chester HA





(Left to Right) Top Row: John Johnson; Robert Lambert; Frances Haywood; C.R. Neill; Bottom Row: Russell Sciandra; Harry House, *Chair*; L. Glen Redding, *Vice Chair*; J. Len Williams; Not in Photo: Richard Baker; Sam Brunson; Thomas Hickey; Raymond L'Altrelle; Karl Opheim; Lezlie Thompson

## UNDERWRITING COMMITTEE

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  
Nanticoke HA  
Philadelphia HA  
HA of the City of Pittsburgh  
HA of Somerset County  
Tioga County Hsg & Redev Auth  
Titusville HA  
HA of the County of Warren

### 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 Homeownership  
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

Town of Hartford HA  
Parson Hill Ptnrship  
Rutland HA  
Springfield HA  
Vermont State HA  
Winooski HA

### VIRGINIA

Alexandria Redev & HA  
Bristol Redev & HA  
Charlottesville Redev & HA  
Chesapeake Redev & HA  
Danville Redev & HA  
Fairfax County Redev & HA  
Fairfax County Redev HA/  
HCDC One LP  
Fairfax County Redev HA/  
HCDC Two LP  
Franklin Redev & HA  
Hampton Redev & HA  
Harrisonburg Redev & HA  
Hopewell Redev & HA  
Lee County Redev & HA  
Lincoln Square LP  
Louisa Methodist Hsg Dev  
Lynchburg Redev & HA  
Newport News Redev & HA  
Norfolk Redev & HA  
Norton Redev & HA  
Petersburg Redev & HA  
Portsmouth Redev & HA  
Richmond Redev & HA  
City of Roanoke Redev & HA  
Staunton Redev & HA  
Suffolk Redev & HA  
Waynesboro Redev & HA  
Williamsburg Redev & HA  
Wise County Redev & 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  
Homz 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  
Rhineland 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

# HAI Group Staff

(Left to Right) Top Row: Ed Malaspina; Bob Sullivan;  
Dan Labrie; Mark Wilson; Dominic Mazzocchi;  
Bottom Row: Dave Sagers; Jeff Weslow; Leslie Whitlock;  
Bill Lewellyn; Brian Braley



## SENIOR STAFF

### EXECUTIVE SERVICES

Dan Labrie, *Chief Executive Officer*  
Leslie Whitlock, *Director, Executive Services*  
Brian Christina, *Communications Specialist*  
Lisa Krasnow, *Graphic Specialist*  
Megan Johnson, *Executive Assistant*  
Dixie Finn, *Receptionist*

### HUMAN RESOURCES

Bill Lewellyn, *Vice President, Human Resources and Training*  
Glenn Jurgen, *Human Resources Coordinator*

### FINANCE

Mark Wilson, *Chief Financial Officer*  
Janine Lehr, *Controller*  
Amy Galvin, *Financial Planning and Projects Manager*  
Anna Franzis, *Compliance Analyst*  
Sarah Rodriguez, *Senior Staff Accountant*  
Paulette Achilli, *Senior Staff Accountant*  
Dorothy Robinson, *Staff Accountant*  
Miriam Robinson, *Employee Benefits Administrator*  
Ying Xu, *Accounting Assistant*  
Marnie Henderson, *Accounting Assistant*

### MIS

Dave Sagers, *Director, MIS*  
Jeff Bischoff, *Manager, Application Development*  
Mark Kirkendall, *Senior Developer/Analyst*  
April Parsons, *Senior Software Engineer*  
Todd Disque, *Developer/Analyst*  
Lucille Tortora, *Network Engineer*  
Jill McNamee, *Network Administrator*  
Lori Harris, *Systems Administrator*  
Susan Awad, *Business Analyst*  
Kathleen Thompson, *Desktop Support Specialist*

### MARKETING AND AGENCY OPERATIONS

Ed Malaspina, *Vice President, Marketing and Agency Operations*  
Sherry Sullivan, *Marketing Manager*  
Michael Patenaude, *Marketing Representative*  
Kimberly Tompkins, *Program Coordinator*  
Estelle Cote, *Marketing Representative*  
Greg Shpak, *Marketing Representative*  
Sandra Emanuele, *Marketing Representative*  
Nancy Quiles, *Program Coordinator*  
Keeva Mancini, *Marketing Coordinator*

### LEARNING TECHNOLOGIES

Brian Braley, *Vice President, Learning Technologies*  
Jackie Festa-Biega, *Director of Programming*  
Patrick Sullivan, *Studio Director*  
Jay Dantscher, *Assistant Studio Director*  
Jeanne Long, *Senior Programming Assistant*  
Paula Shemchuk, *Programming Assistant*

### UNDERWRITING

Dominic Mazzocchi, *Vice President, Underwriting*  
Roberta Flood, *Assistant Director, Underwriting*  
Judy Tripp, *Manager, Underwriting*  
Ken Merrifield, *Line Manager, Underwriting*  
Gibriel Cham, *Special Services Manager*  
George Bartholomay, *Program Underwriter*  
Linda Blanc, *Senior Underwriter*  
Jodi Neubaum, *Senior Underwriter*  
Jean Solla, *Underwriter*  
Karen Hinton, *Underwriter*  
Ted Stevenson, *Policy Compliance Specialist*  
Elizabeth Drysdale, *Policy Management Analyst*  
Julia Connolly, *Underwriter*  
Cindy Oneto, *Underwriter*  
Robert Stanczykiewicz, *Underwriter*  
Brandi Feero, *Assistant Manager, Policy Administration and Support*  
Robert Alexander, *Commercial Lines Rater*  
Laurie Davidson, *Commercial Lines Rater*

Joan Dunican, *Assistant Underwriter*  
Maria Diaz, *Assistant Underwriter*  
Jeanne Aransky, *Assistant Underwriter*  
Jane Renauld, *Assistant Underwriter*  
Esther Lerner, *Insurance Services Representative*  
Carmen MacArthur, *Insurance Services Representative*  
Lori Jentzen, *Insurance Services Representative*  
Julius Whitehead, *Insurance Services Representative*  
Pauline Tavares, *Administrative Assistant*

### RISK CONTROL AND CONSULTING

Jeff Weslow, *Director, Risk Control and Consulting*  
Keith Root, *Risk Control Supervisor*  
Brian Whalen, *Senior Risk Control Associate*  
Joseph Noel, *Senior Risk Control Associate*  
Kate Baland, *Senior Risk Control Associate*  
Joseph Barbera, *Senior Risk Control Associate*  
Ken Peck, *Risk Control Associate*  
Jeff Briggs, *Risk Control Associate*  
Nancy Swistak, *Administrative Assistant*  
Debbie Bower, *Program Assistant*

### CLAIMS MANAGEMENT

Bob Sullivan, *Director, Claims*  
Rita Wade, *HAPI Claims Manager, HARRG Senior Claims Manager*  
John Weber, *Regional Claims Manager*  
Stefanie Warner, *HARRG Auto Claims Manager, HERS Liability Claims Manager*  
Ernie Burgeson, *Senior Claims Examiner*  
Laura Franco, *Senior Claims Examiner*  
Michael Pepe, *Claims Examiner*  
Kimberly Clifford, *Claims Examiner*  
Joyce Coleman, *Senior Administrative Assistant*  
Sharon Sciascia, *Administrative Assistant*  
Janelle Howard, *Administrative Assistant, part-time*