



Growing for You

ANNUAL REPORT 2004

For nearly two decades, we at Housing Authority Insurance Group have worked with our members in the public and affordable housing industry to help them secure the best quality insurance products and services. HAI Group's dedication to customer service on every level and its mission to meet the highest standards of its members and residents remains our ultimate goal. Through the combined efforts of our devoted staff, Board of Directors, and Committee Members throughout the nation, HAI Group continues to set the benchmark in this niche market. HAI Group is comprised of eight companies working together for one purpose: improving the lives of its members and residents.



Soak up the sun
Affirm life's magic
Be graceful in the wind
Stand tall after a storm
Feel refreshed after it rains
Grow strong without notice
Be prepared for each season
Provide shelter to strangers
Hang tough through a cold spell
Emerge renewed at the first signs of spring
Stay **deeply rooted** while reaching for the sky
Be still long enough to
hear your own leaves rustling.

Dear Members,

Looking back over my last seven years as CEO of Housing Authority Insurance Group, I can honestly say that effective leadership is essential in managing an organization through the peaks and valleys of day-to-day operations. It takes perseverance to meet the challenges of a changing industry.

The public housing market is facing a significant fiscal crisis from reduced revenue. In my time with



Dan Labrie
CHIEF EXECUTIVE OFFICER

HAI Group, this is the most difficult period our industry has ever endured. I am confident, however, that our business leaders and all those who have a vested interest will come together to help fulfill the growing needs of our residents.

In 2004, HAI Group's leaders worked diligently to meet and surpass your expectations. The execution of a Customer Focus Strategy had a positive impact on the service aspect of our insurance, risk management, and training operations.

The company's first ever A.M. Best "A- g" Group Rating with a positive outlook helped us reach the optimum level of financial stability. This rating means HAI Group will continue to provide stable and affordable insurance, reinforcing our ability to stand alongside you as a partner for years to come.

Last year, HAI Group's leaders placed additional emphasis on accountability. Through initiatives such as the Customers Always Receive Excellent Service (C.A.R.E.S.) program, increased face-to-face interaction with members, and a more proactive feedback system, we were able to reach a higher level of member satisfaction.

HAI Group's mission goes beyond insurance and risk management. We are dedicated to continue to provide the leadership needed to help overcome the current challenges faced by the membership.

A handwritten signature in black ink, reading "Dan Labrie".

It is with great pride that we present the Housing Authority Insurance Group Annual Report for 2004. It is a challenge to discuss the present strength of HAI Group without reflecting on its early beginnings. In the mid-1980s, when housing authorities were taking an undeserved beating from traditional insurance companies, groups of visionaries in various cities across our country met to explore alternatives.



Richard Collins
CHAIRMAN OF THE BOARD

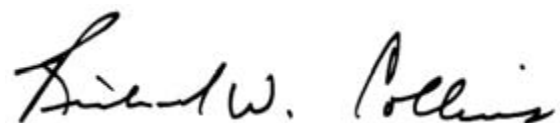
From those meetings came Housing Authority Risk Retention Group in 1987 with 25 charter members, and a year later Housing Authority Property Insurance came into being.

It was a bold move for each of these 25 visionary executive directors to convince their Boards of Commissioners to participate in a startup venture and to dig into their operating funds to make the necessary surplus contribution and premium payments. Yes, they hoped for success, but never envisioned what we would have in 2004. We can never thank them enough.

The past year was one of continued financial stability, high member retention rates, exciting growth, and expansion of products and services. The companies continued to grow and prosper and serve their members through risk control programs and expert claims management. HAI Group provides training to housing authorities and college scholarships to our residents; sponsors a program to foster insurance professionals at Howard University; and provides renter's insurance to our residents.

During the past year, the companies continued to rise to every challenge just as they have done since those original 25 members stepped forward in 1987.

We can all be proud of our HAI Group.

A handwritten signature in black ink, reading "Richard W. Collins".



THE GREATNESS OF A COMPANY can be measured by its ability to serve its members. But no company can fully thrive without the inspiration and guidance of strong leaders. In 2004, Housing Authority Insurance Group's leadership culture provided the roots for significant growth within the organization.

HAI Group's success was dependent upon the guidance of its members, Board of Directors and Committees, senior managers, and individual staff. The organization's deeply-rooted leadership culture resulted in growth on a fiscal, physical, operational, and personal level.

The completion of a 10,600 square foot addition to our Cheshire, Connecticut office embodied the physical and metaphoric progression of a company devoted to serving its members. The initiation of Customer Focus Strategy sessions, introduction of a mid-managers program, and extensive leadership training on an internal and external basis exemplified HAI Group's forward-thinking approach to developing skilled leaders. These accomplishments were highlighted in a year in which HAI Group continued to maintain a lofty retention ratio, experienced significant surplus growth, and HARRG-HAPI earned its first ever A.M. Best "A- g" Group Rating with a positive outlook.

The seeds planted in the early stages of the company's development spawned strong membership roots, a powerful trunk supported by our Board and Committees, the sturdy branches of our extensive departments and network of staff, which, based on our members' needs and expectations,

have borne the fruits of the highest quality products and services. Like the mighty oak, HAI Group displayed wisdom and stood strong as a vital, mature company steadfast in its commitment to the growth and development of its members.

Growth Spurt

I n 2004, HAI Group staff embraced a proactive approach in grooming its leaders. The development of a mid-managers program represented a sharpened focus on increased accountability and responsibility on a company-wide basis. The results of this training and communications initiative have been especially present in the Underwriting Department. Delegation to mid-managers has pushed staff to thoroughly analyze issues and to contribute to the solution. This training has encouraged increased awareness in the handling of complicated projects and everyday business activities.

The department's product management and process improvement units have proven to be vital assets to the operation. The product management team serves as a research and development source, allowing us to efficiently respond to our members' needs. The process improvement committee worked through production problems at the most basic level, thus improving our internal structure.

Departmental growth was evident in our ability to reach out to our members on a personal level as underwriters made nearly 200 member visits in 2004. The department issued 826 liability policies and 857 property policies for HARRG and HAPI, while HERS wrote a combined 626 property/liability coverage lines.



Overall, premium volume grew to \$108 million, with HERS approaching the \$10 million mark. Our deeply-rooted membership base held strong with a 95% retention rate, proving that our niche-focused approach continues to keep us connected to our customers.

To further enhance customer communications, a bounce-back card program was developed to help members provide feedback on our level of service. The department enhanced HAPI's Businessowners Policy by tweaking its coverage package and rating plan to meet customer needs. In addition, we improved the appearance and content of policies, making them more reader friendly.

Increasing leadership capacity throughout Underwriting proved to be a natural step in the department's progression, which enforced the concept that each staff member plays an integral part of the operation. To that end, the department was able to branch out and extend the outreach of its customer service abilities.

The Fruits of Labor

HAI Group's Marketing & Agency Operations unit blossomed in 2004, establishing greater leadership roles for staff, while working diligently to develop products and services for our members.

The growth of Agency Operations resulted in a program value of nearly \$4 million, doubling its book size from 2003. The additional products and services borne from this Marketing extension prompted staff to take on increased leadership responsibilities. Product specialists were established throughout the department to help staff gain expertise in specific coverage fields. With product line experts for HAPI Direct, HERS, HARRG, and specialty mandates in place for Agency representatives, staff was given the authority to design programs catered to our members' needs.

One such program is the **C**ustomers **A**lways **R**ecieve **E**xcellent **S**ervice (C.A.R.E.S.) initiative. It was established to provide members with an outlet to voice their concerns and comments about our people, products, and services. C.A.R.E.S. features a number of customer-friendly facets, including an independent phone hotline, e-mail address, personal CEO response, and confidentiality. An extension of C.A.R.E.S. was the development of a program that was created to extend our gratitude for customer loyalty in certain circumstances.

Numerous product lines also stemmed from the department's efforts in 2004, including the ability to quote umbrella coverage; a Renter's Insurance Program that allows residents to purchase coverage for their personal property; and Workers Compensation, which netted more than \$1 million in written premiums. The department

also took measures to organize flood coverage by scanning policies onto a customized CD.

More than 110 dividend checks were hand-delivered to members, representing more than 30% of the total checks distributed. Following the department's tradition of maintaining strong business relationships with customers on a face-to-face basis, staff representatives made 236 member visits and attended more than 50 tradeshow.

HAI Group reached beyond the boundaries of normal business operations, earning national recognition as the 2003 Flood Agency of the Year (awarded in 2004). Staff's extraordinary efforts in the community were also acknowledged by the National Association of Housing and Redevelopment Officials as HAI Group garnered the 2004 Manufacturers and Suppliers Council Award for Distinguished Community Service.

Deep Rooted Practices

Seeing to sharpen its internal business methods and to further promote leadership, HAI Group sought out ways to exercise credibility, accountability, and transparency throughout the organization.



The Finance Department epitomized this ownership-based principle by conducting its business operations in an efficient and detailed manner. By utilizing Customer Focus sessions as a means of identifying membership needs, projects were internalized and steered through the department with precision.

One such undertaking was the effort to earn

an "A- g" Group Rating with a positive outlook from ratings company A.M. Best. By staying in constant communication with A.M. Best and striving to meet their standards, HAI Group was able to secure the rating for HARRG and HAPI. This impressive classification indicates the growing strength of the companies and ensures that HAI Group will remain a top-notch insurance provider.

The licensing efforts of HAPI, A Mutual Company, continued as we were

an admitted insurer in 22 states at yearend.

Finance staff will work closely with outside counsel to file applications in an additional 14 states in 2005.

To further strengthen the position of the HERS program, the Vermont Department of Banking, Insurance, Securities and Health Care Administration approved HARRG to make a

"The seeds planted in the early stages of the company's development spawned strong membership roots..."

\$4 million investment in HERS non-voting common stock. These transactions achieved HERS' desired balance of shared ownership by HARRG and HAPI.

With a combined surplus growth of 18% (before policyholder dividends), the companies experienced excellent growth, while producing exceptional financial results.

The department remained true to the company model of personal interaction with our business partners by serving on the boards of national organizations such as the Captive Insurance Companies Association, the National Risk Retention Association, and the International Center for Captive Insurance Education. HAI Group's commitment to working with these associations reflects the company's leadership role in working alongside our constituents, while contributing to the growth of our organization and the public and affordable housing industry.

Standing Firm

Experience is an extension of leadership that is often overlooked. For nearly 20 years, HAI Group's Claims Department has stood tall as one of the most experienced entities in the company. But never were the judgment and resolve of the Claims staff more brutally tested than in 2004. In the throes of a horrendous hurricane season in the southeast, the department stepped up and answered the call. In addition to putting a team of adjusters in place to handle the massive influx of calls, employees listened compassionately and attentively to those affected by the devastating events. By paying close

attention to their needs and walking them through each step of recovery, our members were able to return to normal business operations.

In order to meet our members' challenges, staff assumed greater leadership roles throughout the department. In addition to participating in the mid-managers program, promotions were made for greater delegation of authority. The investment in human capital paid off as the department developed a fraud plan for HAPI. Because of its status as a mutual company, HAPI injected an investigative fraud plan into its operations, allowing us to work more efficiently under official state guidelines.

In 2004, HARRG members filed 1,292 general liability claims. During that period, 1,302 claims were closed, while 1,800 remained open. HARRG's total paid and reserved losses since inception of the program are \$258 million, up from \$244 million at the end of 2003.

HAPI members filed 510 property claims. In that time, 529 were closed, while 274 remained open. HAPI's total paid and reserved losses since inception are \$110 million, up from \$93 million at the end of 2003.

HERS members filed 76 liability claims. During that period, 51 were closed, while 76 remained open. HERS total (liability) paid and reserved losses since inception are \$1.7 million. HERS members also filed 36 property claims in 2004. During that period, 38 were closed, while 13 remained open. HERS total (property) paid and reserved losses since inception of the program are \$2.3 million.

A first ever audit of HAPI claim files was performed in May 2004. A sample of 50 claim files was selected. Each claim file review included an evaluation in five major categories, including Coverage, Claims Management, Investigation, Verification, and Adjustment of Loss. In summary, the audit team was pleased with the findings.

A review of HERS claims was conducted in June 2004. The auditor concluded that HAI Group is performing very well managing the claims in the HERS program.

The Auto Direct program showed increased activity in 2004 as members filed 174 claims. During that period 140 were closed, while 80 remained open at yearend. The total paid and reserved losses since program inception was \$1.3 million.

The growth and success of the Housing Authority Defense Attorneys (HADA) program continued with the annual seminar, held in conjunction with the June Board and Committee Meetings in Philadelphia. More than 70 attendees heard presentations on topics such as smoke detectors, construction contracts, and attorney ethics. Included was a presentation by the executive director of the Housing and Development Law Institute, who provided an overview of significant recent legal decisions making an impact in the public housing community.

Training Ground

The best way to lead, of course, is by example. In 2004, the Risk Control Department set the company standard for exemplary training procedures. Working tirelessly to encourage the use of its risk management services, materials, and products, the department took an even more intense approach in nurturing its core value, while providing hands-on solutions for our members.



With the blessing of the Risk Control Committee, the department implemented additional training practices that would provide added value to our members by developing more work plans to address areas of need. Thus, the department sought to add additional services, videos, and training packages. Interdepartmental training and information sessions led to the development of beneficial tools and services to further assist

agencies in implementing more efficient risk management methods. One such tool is the Data Beacon system, which allows members to view their losses and examine loss comparisons in less than 10 minutes. The system generates graphs and reports for any size account, providing members with valuable information in a minimal amount of time.

Armed with new tools and enhanced training methods, the department's educational outreach grew dramatically. Risk Control participated in 28 on-site standardized training sessions, reaching 619 students. Site surveys nearly doubled from 2003, with 2,275 locations visited, resulting in 1,977 recommendations for improvement. Of those recommendations, nearly 70% were fulfilled, resulting in a 23% implementation rate increase from 2003.

Technology played a major role in the department's growth in 2004. Member feedback and Web-based interaction continued to soar as the

"...a powerful trunk supported by our Board and Committees,..."



Personnel and Employment Hotline usage rose by nearly 70%, while almost 30% of loss reports were accessed through HousingCenter.com. The department also found new ways to leverage digital camera technology, utilizing it to display observations to members during on-site surveys.

Video library usage increased, due in part to the release of mold and smoke detector programs. A collaborative effort between Risk Control and Learning Technologies, "The Mold Hunter" video offers members valuable information and tips for fighting mold. The "Smoke Detectors: The First Line of Defense" video offers a presentation and content for instituting a smoke detector program at a housing authority.

In addition to working with HTVN, Risk Control epitomized teamwork on a company-wide level. The department worked closely with Executive Services to design its many informative brochures, fliers, and registration forms highlighting events such as ERM Training, HARRI Award nominations, the Playground Safety Poster & Essay Contest, Fire Prevention Week, and more. During Customer Focus training, Risk Control provided informative sessions for Claims, Marketing, and Underwriting to help keep them abreast of concerns and issues facing our members. The department continued its close association with MIS, working on the business continuity plan

in an effort to provide ongoing protection for the company.

Seeds of Change

Seeking to reinvent itself, Learning Technologies laid the foundation for a ground-breaking transition from satellite training to Web-based video streaming. Recognizing the limitations of satellite technology, the department forged ahead with a bold plan that will ultimately enable PHAs to receive training in a more accessible, convenient, and less costly manner, with some training provided at no cost to policyholders.

Under the active leadership and guidance of the Learning Technologies Committee, the department began to research and gain an understanding of the components associated with streaming. Looking for insight from every possible vantage, staff attended streaming media workshops and online learning classes to help capture the student perspective. With the capacity to provide Web-based teleconferencing and links to streamed programming via e-mail, this communications medium offers the potential for HAI Group to significantly expand its range of member services.

Seeking to generate additional revenue, the department placed an emphasis on certification training through pay-per-view technology, bringing

in the equivalent of eight subscriptions, while taking in more than \$10,000 in video sales. The department also exercised cost-saving measures by working with the Government Education and Training Network to broadcast content directly to our network without using satellite time.

Learning Technologies continued to provide training to its PHA subscribers via the HTVN studios, delivering more than 220 hours of programming to 12,000 students, pushing the total outreach since its inception in 1996 to 106,000. As always, the department listened to the needs of its members, introducing NAHRO news broadcasts to its list of on-air programming. HTVN also broadcast five certifications to 835 students resulting in a participation increase of more than 20% from 2003.

Staff focused on interdepartmental efforts, assisting Risk Control in the production of smoke detector and mold videos, while researching various online membership communications tools with Executive Services and Human Resources. The department also lent its services to MIS in developing a training resource for the company Intranet.

Cultivating Our Infrastructure

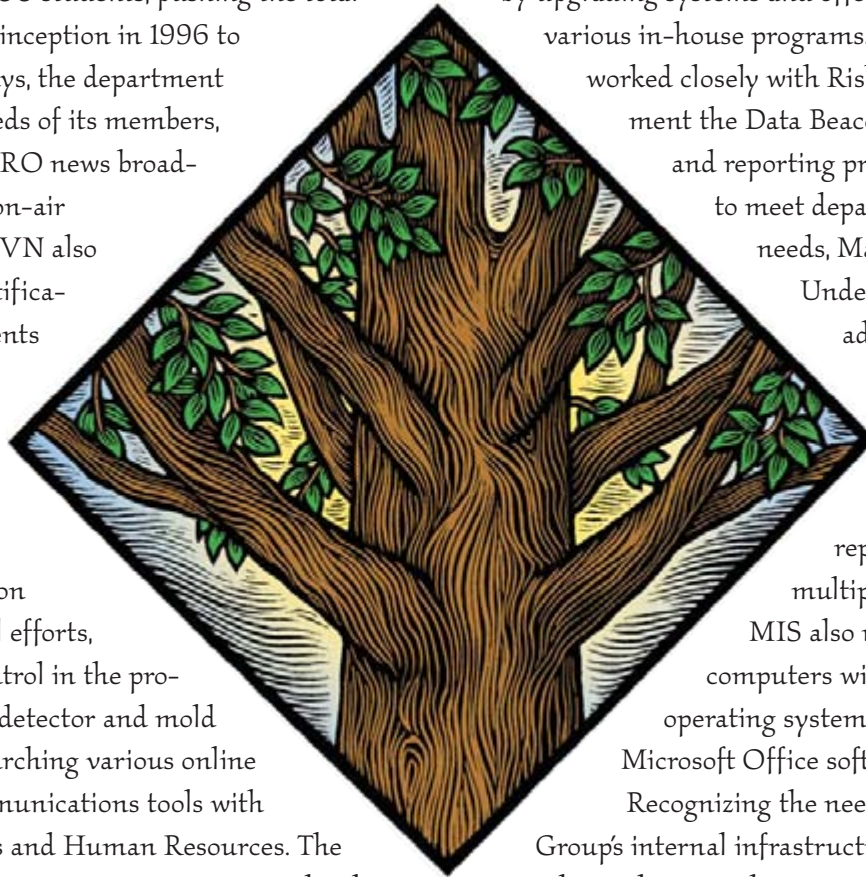
Progressive leadership can only be accomplished through the empowerment of others. MIS staff not only achieved this goal within its own department, but throughout the organization. In an effort to share information and further open the lines of

communication among departments, MIS designed an online Intranet site for HAI Group staff to post and view valuable business-related information. With departments contributing content such as financial statements, housing and industry information and links, and work request forms, the Intranet is a source for staff to access up-to-date company and member data in a timely manner.

MIS further served its internal customers by upgrading systems and offering training for various in-house programs. The department worked closely with Risk Control to implement the Data Beacon loss research and reporting program. In an effort to meet departmental reporting needs, Marketing and Underwriting received additional training on Cognos, a system that allows staff to analyze and report data from multiple perspectives. MIS also upgraded all staff computers with Windows XP operating systems and updated Microsoft Office software.

Recognizing the need to insure HAI Group's internal infrastructure, MIS sought outside vendors to enhance our disaster recovery and direct business writing capabilities. The disaster recovery program provides a host for our servers and applications, allowing us to have critical services up and running within 24 hours.

Enhancing long-term commitments with business partners remained crucial to department priorities. We preserved strong ties to our associates by employing online applications for auto rating



"...the sturdy branches of our extensive departments and network of staff..."



and claims information, and utilizing systems to rate and issue policies for the HERS program.

MIS staff showed great dedication to its goal of empowerment, investing time in leadership seminars, personal growth courses, and producer's license training.

The department also prepared for the 2005 re-launch of HAI Group's member Web site, HousingCenter.com. In addition to working with Executive Services, Marketing, and Risk Control to determine content and navigation for the upgrade, MIS put together a Web Advisory Group of members that will test a beta version of the system, allowing us to gauge interest and gather feedback before the site goes live.

Nurturing Personnel

HAI Group is proof that a company is only as good as its people. Our Human Resources Department worked to attract outside talent, while providing a solid base for retaining current employees. To accommodate our rate of growth and growing member needs, HAI Group built up the quality and depth of staff by hiring 12 new employees in 2004. The recruitment of intelligent, experienced personnel placed the company in the best position to reach its goals and provide our members

with the products and services they expect from their insurance carrier. To maintain competitiveness in the local labor market, HR initiated a total compensation study, providing greater wage stability for staff, while increasing our appeal to outside candidates.

To further standardize and update practices, HR revised and added 12 sections of the employee policy manual and posted them on the company Intranet. Moving our 401(k) and pension plans into a single carrier allowed staff to easily manage and access their retirement account information.

Through Customer Focus training, HR challenged staff to embrace a more member-driven performance culture. Sessions were designed to extract and develop ideas to benefit the membership. Those concepts were taken to a newly created Steering Committee, which was charged with converting the ideas into operational activities that would implement improvements in customer relations and service. HR offered an array of growth opportunities through Life Balance seminars and continuing education credits to its licensed staff.

The department sought to take HAI Group's management capacity to the next level by assisting in the development of the mid-managers program, which involved creating training opportunities to promote synergy with senior staff. This combined

structure promotes group cooperation, eliminates autonomy, and helps HAI Group maintain a strong internal network capable of effectively interacting with our customers, while keeping our finger on the pulse of the industry.

Overseeing HAI Group's Evolution

The transformation and growth of HAI Group literally took place before our eyes in 2004. The clanging of hammers against steel, the smell of

baking tar on a hot August afternoon, and towering metal support beams that reached for the sky gave notice to staff, members, business partners, and guests at our home office that change was in the air.

With a staff count approaching nearly 100, the company recognized the need to create additional space and restructure the physical layout of the building to accommodate our growing personnel and member needs. On November 12, 2003, a groundbreaking ceremony took place on a patch of green grass behind our Cheshire, Connecticut offices that would mark the beginning of a year-long construction process.

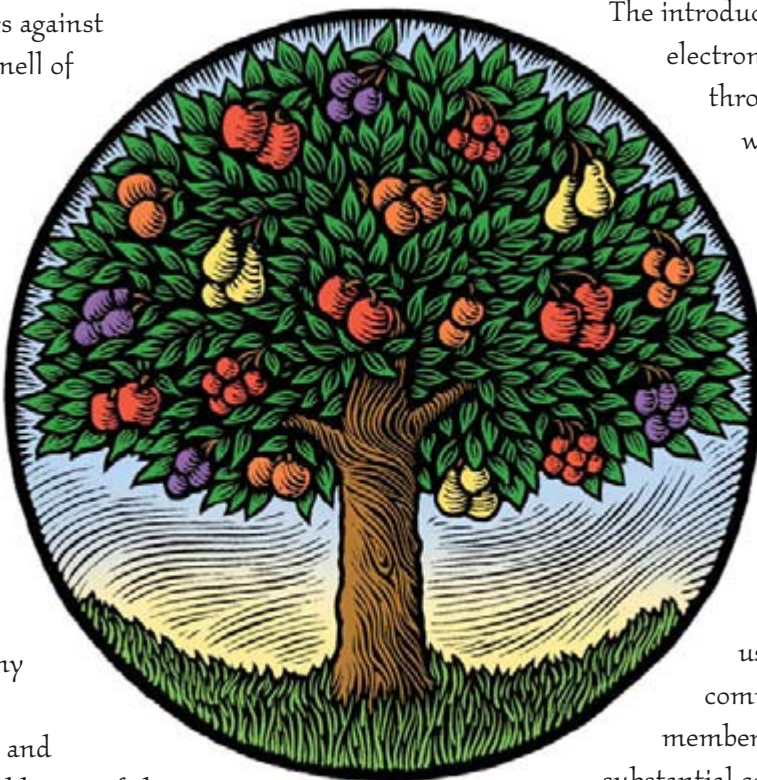
Executive Services served as the driving force behind the project, planning and assisting departments through the many construction phases, while continuing to meet the internal and external

communications needs of the company. Many long hours were dedicated to managing department relocation and choosing and purchasing new equipment, appliances, and furniture for the addition and renovated areas of the building.

The addition prompted staff to examine HAI Group's technology needs and determine what tools would be necessary for the continued growth of the company, while focusing on the members' needs to receive information electronically.

The introduction and promotion of electronic document transfer throughout the company was a significant goal for the year. Advanced training was provided to staff on procedures such as scanning and e-mailing documents, and desktop printing and faxing. Technological advancements allowed us to more easily communicate with the membership, while producing substantial cost-savings throughout the company.

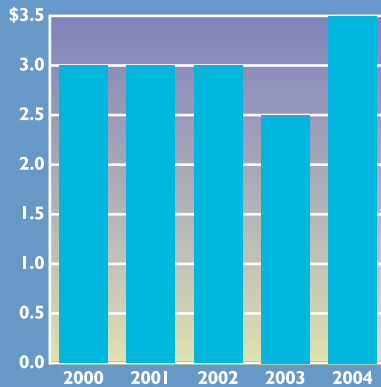
Nurturing HAI Group's corporate governance remains crucial to the success of the operation. Focusing on the company mission statement to assure members' ability to participate through Board and Committee membership, Executive Services delivered more information throughout the year to the members about the election process, the committee structure, how to become involved in the organization, and the newly established



"...which, based on our members' needs and expectations, have borne the fruits of the highest quality products and services."

Dividend History (in \$ Millions)

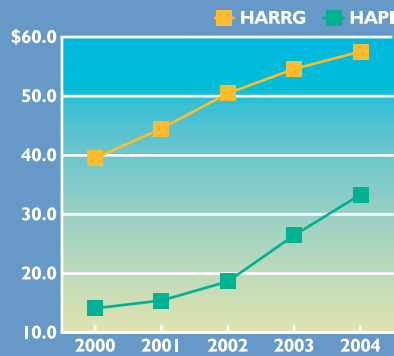
Combined dividends issued by HARRG and HAPI



Surplus Growth (in \$ Thousands)

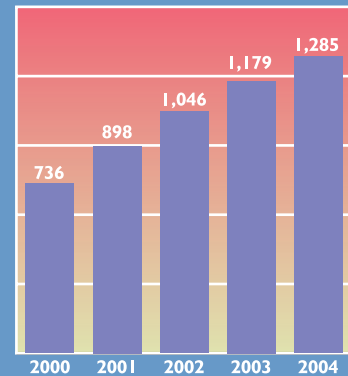
Members' Equity for Insurance Operations

(*Note: HERS is not included since it is 100% owned by HARRG and HAPI and is eliminated in consolidation.)



Total Members

Includes total members participating in HAI Group's various insurance programs



committee member reimbursement program. As a result, 21 new members were recruited to serve on our Standing Committees beginning their yearlong terms in 2005.

Sharing important information with our Board of Directors remains a key element to the success of the organization. Through monthly conference calls with the Chair and Vice Chair, new publications such as the *CEO Monthly Letter* and the revised staff newsletter, *The Pinwheel Press*, Executive Services delivered information regarding company projects, activities, and business decisions to our Board members and employees. We continued to provide relevant information to all our members through the publication of our quarterly newsletter, *InSite*, and through our constantly changing Web site HousingCenter.com.

While the current Web site remains a strong resource for company information, Board meeting announcements, and industry-related articles, the department sought to add more value and user-interactivity to the site. Thus, Executive Services outlined a plan for a newly revamped site set to launch in 2005. Through surveys, member feedback forms, and input offered at Board meetings, the department gathered and analyzed crucial information needed to upgrade our online capabilities. Executive Services spearheaded the collaboration of individual staff from key departments to

gain insight on the content, design, and layout of the site.

A fundamental cost-savings approach continued to be a department staple in 2004. Analysis of previous year's spending coupled with continual staff training resulted in lowered costs on mailing processes, supplies, copying, faxing, and postage. Additional promotion of e-mail communication allowed us to further trim expenses and contribute to the bottom line.

Alongside the other departments, Executive Services exemplified HAI Group's outside-inside approach.

Listening to our members and understanding the issues from their perspective encouraged us to stay proactive in our dedication to serving their needs.

Leadership at every level, guidance from our Board of Directors and Committees, and valuable input from the membership led to the production of the highest quality products, services, and training.

Learning from you on a daily basis remains the driving force behind the growth and success of a company that has only one thing in mind: *our members*.

Board of Directors and Committees

Board of Directors: (Left to Right)

Top Row: Edwin Lowndes; Richard Leco;
Dan Labrie; Domenic Schiano; Middle Row:
Barry Romano; Douglas Dzema; John Johnson;
Harry House; James DiPaolo; Bottom Row:
J. Len Williams; Stephen Falek; Linnie Willis;
Richard Collins, *Chair*; L. Glen Redding,
Vice Chair; C.R. Neill; Terri Hamilton Brown;
Not in Photo: John Primmer



Housing Authority Insurance Group Membership 2004

Alabama

ARD, Inc.
Attalla HA
HA of the City of Auburn
Bonita Terrace Ltd
HA of the City of Bridgeport
HA of the City of Decatur
Huntsville HA
HA of the City of Lafayette
HA of the City of Montgomery
Morrow Realty Co, Inc.
Prichard Hsg Corp II Chancery
Square LP
Sheffield HA

Arizona

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

Arkansas

HA of the City of Amity
HA of the City of Arkadelphia
Granite Mtn Dev
HA of Hot Springs and Garland
County
HA of the City of Little Rock
HA of the City of Magnolia
Malcolm Manor LP
North Little Rock HA
HA of the City of Paragould
HA of the City of Trumann

California

Aliso Village Hsg Corp
Area HA of the County of Ventura
Breihan Hsg Assoc LP dba Hillside
Village Apts
California HA Risk Mgmt Agcy
Cedar Road Hsg Assoc LP
Contra Costa County HA
HA of the City & County of Fresno
Livermore HA
HA of the City of Los Angeles
Los Angeles LOMOD Corp
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
Oxnard 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
San Buenaventura HA
San Diego Hsg Comm
Hsg Dev Ptnrs of San Diego
HA of the County of San Diego,
County of San Diego Hsg &
Comm Dev
San Francisco HA
HA of the County of San Mateo
HA of the County of Santa Clara
Senior Chateau Investors, LLC
c/o GH Capital LLC K.B.
Portfolio LLC
HA of the City of Soledad
Villa Calleguas, Inc.
HA of the City of Wasco
Yolo County HA

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
HA of the City & County of Denver
HA of the City of Englewood
Fountain Ridge South Apts LLLP
Garfield County HA
Grover Mgmt Co LLC
Jefferson County HA
HA of the City of Lakewood
HA of the Town of Limon
Littleton HA
Nedco Elderly dba Liggins Tower
Nesbitt Investments LLC dba
The Bonaparte Apts
Northeast Denver Hsg Center, Inc.
dba 448 Golfers Way
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
CPS Properties, Inc.
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
HA of the Town of Hamden
HA of the City of Hartford
Hebron HA
Killingly HA
Ledyard HA
Litchfield HA
Manchester HA
Mansfield HA
Meadow Landing I LP
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
Neighborhood Hsg Svcs of
Stamford, Inc.



(Left to Right) L. Glen Redding, *Vice Chair*;
Richard Collins, *Chair*; Lee Reno, *General Counsel*;
Dan Labrie, *President and Chief Executive Officer*

HA of the City of New Britain
HA of the Town of New Canaan
HA of the City of New Haven
HA of the City of New London
Newington HA
North Canaan HA
North Haven HA
HA of the City of Norwalk
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
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
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

Delaware

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

Florida

Clearwater HA
Comm Building Group Ltd dba
Boca Ciega Townhomes, Inc.
Crestview HA
Deerfield Beach HA
Delray Beach HA
HA of the City of Eustis
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
North Tampa Hsg Dev Corp
HA of the City of Orlando
Pahokee HA
Palm Beach County HA
Panama City HA
Pensacola Area Hsg Comm
Riviera Beach 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



Corporate Officers: (Left to Right) Dominic Mazzoccoli,
Vice President; Bill Lewellyn, *Vice President*; Dan Labrie, *President*; Leslie
Whitlock, *Secretary*; Ed Malaspina, *Vice President*; Mark Wilson, *Treasurer*

Venice HA
Warrington Village dba
Forest Creek Apts
West Palm Beach HA
Winter Haven HA

Georgia

HA of the City of Acworth
American Safety Ins Svcs, Inc.
Arcadia Commons, 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 HA
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 Greenville
HA of the City of Griffin
HA of the City of Hampton
HA of the County of Harris
HA of Hartwell
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 Monroe
Newnan HA
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

Illinois

Artspace Chicago LP; Artspace
Chicago LP dba Switching Station
Artist Lofts c/o Holsten Mgmt
Corp
Chicago HA
Danville VA LP
East Garfield Park Place LP
HA of the City of East St. Louis
HMB Atlanta I LP & Edison Hsg
Georgia dba Woods at Glenrose
Humboldt Park Coop LP
HA of Joliet
Neighborhood Hsg Svcs of
Chicago, Inc.
Peoria HA
Peoria Opps Hsg Corp
Springfield HA
Urban-Walsh, LP, Urban-Walsh, GP
LLC; HD/AD, LLC; Urban-Walsh
Limited LLC; and or their
successors and assigns and their
prospective officers, directors,
employees, agents, affiliates and
representatives

Indiana

AHEPA National Hsg Corp; AHEPA
343, Inc.; AHEPA 410, Inc.;
AHEPA 100, Inc.; AHEPA Buffalo
Hsg Dev, Inc. dba AHEPA 67 II
Apts; AHEPA 28, IV, Inc.; AHEPA
58 II, Inc.; AHEPA 78 V, Inc.;
AHEPA 192 III, Inc.; AHEPA 296,
Inc.
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 Elkhart
 HA of the City of Evansville
 Fort Wayne HA
 Fulton County 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 City
 Mishawaka HA
 HA of the City of Muncie
 HA of the City of Richmond
 HA of the City of South Bend
 Springhill of Marion LP
 Sullivan HA
 United Neighborhoods, Inc.
 Woodland East Apts

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
 HA of the City of Clay Center
 HA of the City of Colby
 Columbus HA
 Dodge City HA
 Fort Scott HA
 HA of the City of Galena
 HA of Garden City
 HA of Greenleaf
 HA of the City of Great Bend
 Holton HA
 Howard HA
 HA of the City of Hoxie
 Jetmore City HA
 HA of the City of Kansas City
 HA of the City of Kinsley
 HA of the City of Lawrence
 Liberal HA
 HA of the City of Lindsborg
 HA of the City of Linn
 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, New
 Vision Residential Svcs, Inc.
 HA of Owensboro

Louisiana

DKA Four LLC dba Lake Haven Apts
 and Riverside Court Apts
 Houma-Terrebonne HA
 New Orleans HA
 Peace Lake Towers, Inc.
 Proctor Point Realty LLC
 HA of St. James Parish

Maine

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
 HA of the City of Havre De Grace
 HA of Prince George's County
 Redev Auth of Prince George's
 County
 St. Mary's County HA
 St. Michael's HA
 Wicomico County HA

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 HA
 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
 Lawrence HA
 Lowell HA
 Lynn HA
 Malden HA
 Mansfield HA
 Marlborough Comm Dev Auth
 Maynard HA
 Medford HA
 Medway HA

Melrose HA
 Memorial Parish House LP
 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
 PMC Ins Group
 Quincy HA
 Reading HA
 Revere HA
 Rockland HA
 Rockport HA
 Saugus HA
 Scituate HA



Governance Committee: (Left to Right)
 Top Row: Barry Romano; Richard Collins; Edwin
 Lowndes; Bottom Row: Linnie Willis; Douglas Dzema,
Chair; L. Glen Redding, *Vice Chair*; J. Len Williams



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

Shrewsbury HA
Somerville HA
Spear Mgmt Group
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
DHC Woodbridge Corp
City of Ecorse Hsg Comm
Flint Hsg Comm
Gladwin City Hsg Comm
Grand Rapids Hsg Comm
Hamtramck Hsg Comm
Highland Park Hsg Comm

Hope Woods Ltd Dividend Hsg
Assoc LP
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
Ypsilanti Hsg Comm

HRA of Moose Lake
Mower County HRA
HRA of North Mankato
Olmsted County HRA
HRA of Park Rapids
Red Wing HRA
Hsg and Economic Dev of the
County of Renville
PH Agcy of the City of St. Paul
HRA of the City of South St. Paul
Todd County HRA
Tracy HRA
HRA of Two Harbors
Virginia HRA
Washington County Hsg &
Redev Assoc
Winona Redev & Hsg Auth



Claims Committee: (Left to Right) Top Row: Barry Romano; Douglas Dzema; Gillian Brown; Bill Morlock; Bottom Row: Jacquelyn Roberson; Caster Binion; Richard Leco, *Chair*; Marva Leonard-Dent; Kathleen Sulsky; Not in Photo: Herbert Brown; Tony Love; Judy Luther; C. Michael McInnish; Jan Yakupzack

Minnesota

HRA of the City of Barnesville
HRA of Baudette
Big Stone County HRA
Brainerd HRA
HRA of Cass Lake
HRA of Clarkfield
HRA of Crosby
Duluth HRA of Duluth
HRA of Eveleth
HRA of Gilbert
HRA of Grand Rapids
Hibbing HRA
Hutchinson HRA
HRA of Lake Benton
Lincoln County HRA
Litchfield HRA
PH Comm of the City of Marshall
HRA of Melrose
Minneapolis PHA
HRA of Montevideo
Moorhead PH Agcy

Mississippi

Cheshire Manor Inc. and MS
Cheshire Homes of Harrison
County, Inc.
East Villa, Ltd, Mary E. Herrington,
General Ptnr Jason Herrington
LP, Park Mgmt, LLC, Managing
Agent
Glenn Miller Et. AL
J & A Mgmt, Inc.
Mississippi Hsg Dev
NCBA Estates
Providence Mgmt, Inc., Providence
Crossing LLC, Cocke Estates
LLC
Southern Investment Mgmt
Southland Mgmt Corp
Tupelo II Apts Homes LP

Missouri

1414 North Washtenaw LP c/o US
Bancorp Comm Dev Corp
HA of Kansas City
Mountainview Place Apts c/o US
Bancorp Comm Dev Corp
Poplar Bluff HA
St. Louis HA

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 Tilden

Nevada

HA of the City of Las Vegas
Yorkshire Terrace LP

New Hampshire

Berlin HA
Claremont HA
Concord HA
Derry HRA



Finance Committee: (Left to Right) Top Row: Edward Mauk; Edwin Lowndes; George Phillips; Paul Caverly; Gary Wasson; Lemuel Boggs; James Borgstadt; Bottom Row: Bill Warren; Helen Kipplen; Alan Katz; James DiPaolo, *Chair*; Robert Faircloth, *Vice Chair*; June Parker; Terri Hamilton Brown; Not in Photo: David Brown; Laura Hinchey; Ed Hinojosa; John Primmer

Dover HA
 HA of the Town of Exeter
 Franklin HA
 Keene HA
 Laconia HRA
 Lancaster HA
 Lebanon HA
 Manchester HRA
 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
 Battery View Senior Citizens
 HA of the Borough of Belmar
 HA of the Township of Berkeley
 HA of the Town of Boonton
 Brunswick Village Urban Renewal LP
 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
 HRA Township of Edison
 HA of the City of Elizabeth
 HA of the City of Englewood
 Grandview Terrace, Inc.
 Hightstown HA
 HA of the Township of Irvington
 HA of the City of Jersey City
 HA of the City of Long Branch
 Hsg & Urban Dev Auth of the City of New Brunswick
 HA of the City of Newark
 HA of the City of Orange
 HA of the City of Passaic
 Penns Grove HRA
 HA of the City of Perth Amboy
 HA of the Town of Phillipsburg
 HA of the City of Salem
 Trent Center West Apts
 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 and Redev Agcy, Inc.
 HA of the City of Espanola
 City of Eunice HA
 HA of the Village of Fort Sumner
 Gallup HA
 HA of the City of Las Cruces
 HA of the City of Lovington

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
 AME ZION Trinity HDFC
 Amsterdam HA
 Auburn HA
 Batavia HA
 City of Beacon HA
 Binghamton HA
 Brigham Senior Hsg Ltd
 Buffalo Municipal HA
 Village of Catskill HA

Clinton Manor Apts Hsg Dev Fund Co, Inc., Mohawk Valley Apts Hsg Dev Fund Co, Inc.
 Cohoes HA
 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 Co LLC

HA of the Village of Hempstead
 Town of Hoosick HA
 City of Hornell HA
 Hsg Resources Real Estate Holding Corp
 City of Hudson HA
 Ilion HA
 Ithaca HA
 Kennedy Tower Hsg Dev Fund Co, Inc.
 Kingston HA
 L.B.S.H. Hsg Corp
 Lackawanna Municipal HA
 Lockport HA
 Town of Mamaroneck HA
 Massena HA
 Mechanicville HA
 Village of Monticello HA



Learning Technologies Committee: (Left to Right) Top Row: Richard Collins; Edward Roderick; James DiPaolo; Roger Fleetwood; Lee Eastman; Richard Leco; Bottom Row: Kathleen Sulsky; Bonnie Latting; Helen Kipplen; Maynard Scales, *Vice Chair*; C.R. Neill, *Chair*; Terri Hamilton Brown; L. Glen Redding; Not in Photo: David Brown; Judith Escamilla; Kevin Loso



Marketing Committee: (Left to Right) Top Row: Domenic Schiano; Philip Allen; James DiPaolo; Douglas Dzema; Paul Caverly; Barry Romano; Richard Leco; J.D. Foster; Bottom Row: Caster Binion; Marilyn Allen; L. Glen Redding; Linnie Willis, *Chair*; Alan Katz, *Vice Chair*; Terri Hamilton Brown; Stephen Falek; Not in Photo: Scott Bertrand; Judith Escamilla; Tony Love; Karl Opheim

Mount Kisco HA
 New Rochelle Municipal HA
 New Rochelle Neighborhood
 Revitalization Corp and New
 Rochelle Comm Hsg Dev Corp
 Newark HA
 Niagara Falls HA
 Niagara Falls Neighborhood Hsg
 Svcs, Inc.
 North Tarrytown HA
 North Tonawanda HA
 Norwich HA
 Village of Nyack HA
 Ogdensburg HA
 Olean HA
 Peekskill HA
 Plattsburgh HA

Port Chester HA
 Port Jervis HA
 Potsdam Sandstone Senior Citizens
 Club, Inc.
 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

Two Hundred Seventy-Two to Two
 Hundred Eighty Linwood Ave,
 Inc. dba Baptist Manor, Inc.
 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

Dev Ventures, Inc.
 HA of the City of Durham
 HA of the City of High Point
 HA of the City of Kinston
 Mid-East Regional HA
 Raleigh HA
 Washington HA
 Wilmington Hooper School Apts LLC

North Dakota

Fargo HA
 Sisters Path LP

Ohio

Austintown Assoc a Ptnrshp
 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
 Sandusky Bay Kiwanis
 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
 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
 HA of the City of Heavener
 HA of the City of Henryetta
 Hobart HA
 HA of the City of Holdenville
 Hugo HA
 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 the City of Krebs
 HA of the City of Lawton
 Lawton Support Svcs
 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
 Oilton HA
 Oklahoma City HA
 HA of Osage County
 HA of the City of Pawnee
 Picher HA
 HA of the City of Ponca City
 Prague HA
 Roosevelt HA
 HA of the City of Ryan
 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
 Talihina HA
 Tecumseh HA
 Temple HA
 HA of the Town of Terral
 Texas County HA
 HA of the City of Tulsa
 Hsg Ptnrs of Tulsa
 Tuttle HA
 Valliant HA
 HA of the City of Walters
 HA of the City of Watonga
 Waurika HA



Underwriting Committee: (Left to Right) Top Row: J. Len Williams; Richard Collins; Robert Lambert, *Vice Chair*; John Johnson, *Chair*; Harry House; Tyrone Garrett; C.R. Neill; Bottom Row: Russell Sciandra; L. Glen Redding; Sam Brunson; Lee Eastman; William Woods; Not in Photo: Richard Baker; Barbara Bernard; Hans Froelicher; Tory Gunsolley; Frances Haywood; Thomas Hickey; Raymond L'Altrelli; Karl Opheim



Risk Control Committee: (Left to Right) Top Row: Omar Arce; Tracy Barlow; Philip Allen; Jeffrey Cook; Roger Fleetwood; Maynard Scales; Bottom Row: Bonnie Latting; Rosa Torres; Domenic Schiano, *Chair*; Stephen Falek, *Vice Chair*; Linnie Willis; Jay Cunningham; Not in Photo: Scott Bertrand; Raymond Budd; Ernie Etuk; David Rush; D. Joseph Sanders

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

Pennsylvania

Allegheny County HA
 Alliance for Building Communities
 Eagle Valley Senior Hsg, Inc.
 HA of the City of Bradford
 Bucks County Redev Auth
 Cambridge Plaza I LP; Cambridge
 HDC
 Chester HA
 Clinton County HA
 Columbia County HRA
 Delaware County Redev Auth
 Erie HA
 Redev Auth of the City of Erie
 Gross and Quade Mgmt Co
 Harrisburg HA
 Lackawanna County HA
 Lancaster City HA
 HA of the City of Meadville
 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 HRA
 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
 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
 Valley Affordable Hsg Corp
 Warren HA
 Warwick HA
 Town of Westerly HA
 HA of the City of Woonsocket

South Carolina

HA of Cheraw
 Farmington Assoc
 HA of Florence

South Dakota

Butte County HA

Tennessee

Greater Bethlehem
 Plaza
 Hartsville HA
 Rogersville HA
 Smyrna HA
 Tennessee Hsg Dev
 Corp

Texas

Austin Affordable Hsg
 Corp
 HA of the City of
 Austin
 Beaumont HA
 Billy W. Bell, Jr & Sr
 HA of the City of
 Dallas
 HA of the City of
 El Paso
 El Paso Las Puertas
 Abiertas, Inc.
 HA of the City of
 Galveston
 HA of the City of Garrison
 Harris County HA
 HA of the City of Houston
 Hunsicker Mgmt Company
 HA of the City of Laredo
 Liberty County HA
 Los Fresnos HA
 HA of the City of Pharr
 HA of the City of San Antonio
 San Antonio Homeownership
 Opportunities Corp
 Southwest Hsg Compliance Corp
 Swazon, Inc.

Utah

HA of Carbon County
 HA of Salt Lake City

Vermont

Abenaki Acres
 Barre HA
 Brattleboro HA
 Burlington HA
 Town of Hartford HA
 Parson Hill Ptnrshp
 Rutland HA
 Springfield HA
 Vermont State HA
 Winooski HA

Virgin Islands

Virgin Islands HA

Virginia

1368 Euclid Street
 Alexandria RHA
 Bristol RHA
 Charlottesville RHA
 Chesapeake RHA
 Danville RHA
 Emporia RHA
 Fairfax County RHA/HCDC One LP



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

Fairfax County RHA/HCDC Two LP
 Franklin RHA
 Hampton RHA
 Harrisonburg RHA
 Hopewell RHA
 Lee County RHA
 Lincoln Square LP
 Louisa Methodist Hsg Dev
 Lynchburg RHA
 Newport News RHA
 Norfolk RHA
 Norton RHA
 Petersburg RHA
 Portsmouth RHA
 Richmond RHA
 City of Roanoke RHA
 Shenandoah Hsg Corp
 Staunton RHA
 Suffolk RHA
 Virginia United Methodist Hsg
 Dev Corp
 Waynesboro RHA
 Williamsburg RHA
 Wise County RHA

Washington

Bremerton HA
 HA of Grant County
 Kateri House Hsg Assoc
 King County HA
 Pacific & Colony Assoc LP dba
 Prairiewood Apts
 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
 Duffy Dev Corp
 City of Eau Claire HA
 HA of the City of Edgerton
 HA of the City of Fond Du Lac
 HA of the City of Green Bay
 City of Hudson HA
 Highland Park Comm LLC
 Homz Mgmt Corp
 Hsg Dev Corp
 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 the Village of Pulaski
 HA of Racine County
 Rhinelander HA
 Rodney Scheel House Foundation
 St. Johns Elderly Hsg Corp
 HA of the City of Superior
 HA of the City of Thorp
 HA of Walworth County
 Wisconsin Hsg Preservation Corp;
 WHPC Rockwell CT LLC;
 WHPC River Oaks LLC;
 McGregor Valley View Apts LLC

Wyoming

HA of the City of Buffalo
 HA of the City of Casper
 Cheyenne HA
 Wyoming Hsg Opportunities

HAI Group 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

CLAIMS MANAGEMENT

Bob Sullivan, Director, Claims
Rita Wade, Property Claims Manager
John Weber, HARRG Regional Claims Manager
Stefanie Warner, HARRG Auto & HERS Liability Claims Manager
Ernie Burgeson, Senior Claims Examiner
Laura Franco, Senior Claims Examiner
Michael Pepe, Senior Claims Examiner
Kimberly Clifford, Senior Claims Examiner
Jeff Lynes, Claims Examiner
Janelle Howard, Entry Level Claims Examiner/Claims Assistant
Joyce Coleman, Senior Administrative Assistant
Sharon Sciascia, Administrative Assistant

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
Gladys Roman, Insurance Compliance Associate
Ying Xu, Accounting Assistant

MIS

Dave Sagers, Director, MIS
Jeff Bischoff, Manager, Application Development
Mark Kirkendall, Senior Developer/Analyst
April Parsons, Senior Developer/Analyst
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
Estelle Cote, Marketing Representative
Greg Shpak, Marketing Representative
Sandra Emanuele, Marketing Representative
Kimberly Tompkins, Program Coordinator
Nancy Quiles, Program Coordinator
Marissa Sylvester, Licensing 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

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 Balanda, Senior Risk Control Associate
Joseph Barbera, Senior Risk Control Associate
Jeff Briggs, Senior Risk Control Associate
Ken Peck, Risk Control Associate
Nancy Swistak, Administrative Assistant
Debbie Bower, Program Assistant

UNDERWRITING

Dominic Mazzocchi, Vice President, Underwriting
Judy Tripp, Policy and Administration Support Manager
Ken Merrifield, Line Manager, Underwriting
Gibriel Cham, Underwriting and Corporate Risk Manager
George Bartholomay, Program Underwriter
Ted Stevenson, Product Development Manager
Dave Prosser, Product Development Manager
Elizabeth Drysdale, Product Management Analyst
Linda Blanc, Senior Underwriter
Jodi Neubaum, Senior Underwriter
Jean Solla, Underwriter
Julia Connolly, Underwriter
Cindy Oneto, Underwriter
Robert Stanczykiewicz, Underwriter
Bob Miller, 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, Collection Specialist
Jeanne Aransky, Assistant Underwriter
Jane Renauld, Assistant Underwriter
Julius Whitehead, Assistant Underwriter
Esther Lerner, Insurance Services Representative
Carmen MacArthur, Insurance Services Representative
Lori Jentzen, Insurance Services Representative
Donna Vreeland, Insurance Services Representative
Katherine Wallace, Insurance Services Representative
Pauline Tavares, Insurance Services Representative
Liz Witkowski, Insurance Services Representative
Sandra Foster, Administrative Assistant