

# IL NAHRO

# Housing Focus



September & October Edition



## *Housing America Month*

October is Housing America Month! Celebrate the critical role affordable housing programs play in building and sustaining healthy communities nationwide.



Gearing up for the “What Home Means to me” Poster Contest

HUD TO ANNOUNCE \$180 MILLION CHOICE NEIGHBORHOODS IMPLEMENTATION GRANTS

Highlight:

Moving to Work (MTW) Demonstration Program

# UNCOMMONLY STRONG FOR 30 YEARS

Thank you for being a valued partner in our mission to protect, preserve, and promote the sustainability of affordable housing.  
**We're stronger together.**

INSURANCE | RISK MANAGEMENT | TRAINING | RESEARCH



[www.housingcenter.com](http://www.housingcenter.com)

HAI Group is a marketing name used to refer to insurers, a producer, and related service providers affiliated through a common mission, management, and governance. Property-casualty insurance and related services are written or provided by Housing Authority Risk Retention Group, Inc., Housing Authority Property Insurance, A Mutual Company, Housing Enterprise Insurance Company, Inc., Housing Specialty Insurance Company, Inc., Innovative Housing Insurance Company, Inc., Housing Investment Group, Inc., and Housing Insurance Services, Inc. (DBA Housing Insurance Agency Services, Inc. in NY and MI). Members of HAI Group provide commercial property and casualty insurance to affordable housing organizations, public housing authorities, and related entities. Not all products are available in all states. Coverage is subject to the terms of the policies actually issued. A risk retention group or surplus lines insurer may provide certain coverages. Risk retention groups and surplus lines insurers do not participate in state guaranty funds, and insureds are therefore not protected by such funds if insured by such entities. For a complete list of companies in the HAI Group family, visit [www.housingcenter.com](http://www.housingcenter.com).

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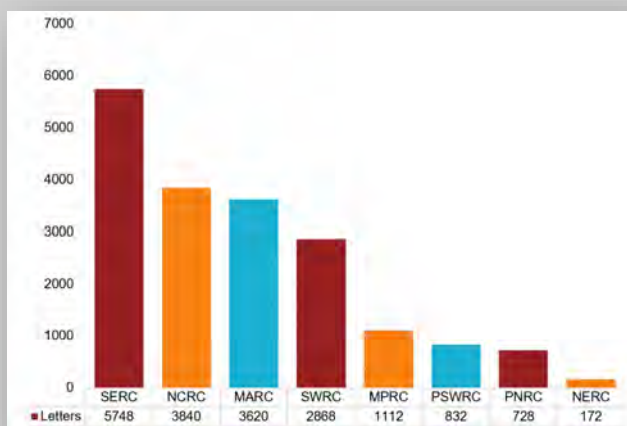
## The work of ILNAHRO Continues. . . . as we turn towards Fall



As the landscape of affordable housing evolves, the extraordinary housing shortage creates an urgent need for additional affordable housing options for diverse populations. Affordable housing is in crisis as the supply of affordable housing options decreases and inflation increases. It has been reported that Illinois has an estimated shortage of over 288,900 affordable housing units. Many households are severely cost burdened, spending more than half of their income on housing.

Our collective voice is important. The importance of affordable housing advocacy is at an all-time high on a national, regional and local level. Below, are the results of our recent national advocacy initiative:

(NAHRO – September 2022)



### REGIONAL LETTER BREAKDOWN

Total Letters = 18,920 as of September 1, 2022

ILNAHRO Board members participated in NAHRO's Advocacy Day meeting with representatives from the offices of:

- o Representative Rodney Davis
- o Congressman Raja Krishnamoorthi
- o Senator Dick Durbin
- o Congresswoman Cheri Bustos
- o Representative Brad Schneider
- o Representative Adam D. Kinzinger

### MEET THE BOARD

**Dr. Jackie L. Newman**  
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*Senior Vice President/Treasurer*

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*Vendor Liaison*



- As ILNAHRO's Chapter President, Congressional Candidate Nikki Budzinski reached out to speak with me about affordable housing challenges within the State. I recently spoke with this candidate about issues facing medium and large PHA's in Illinois; I also spoke to her about some of the struggles shared with me from small and rural housing authorities. Nikki Budzinski is running for Illinois' newly drawn 13th Congressional District.
- As we turn our attention past the mid-terms, ILNAHRO is exploring the opportunity to collaborate with other State legislative advocacy organizations in moving affordable housing priorities forward within the State of Illinois. PHA administration and operations are impacted by legislative decisions. It is important to carry affordable housing priorities forward as PHAs work to ensure continued expansion, rehabilitation and preservation of diverse affordable housing options, while meeting localized needs. ILNAHRO will continue to work on this collaboration in the coming months. Please stay tuned for more detailed information on how you can get involved.
- The National NAHRO conference was an absolute success!! ILNAHRO Board members attended the NAHRO National Conference & Exhibition held September 22-24 in San Diego. Robust conversations on Emergency Management Housing Councils were discussed to address how our States are responding to natural and other disasters. Our sub- committees met to discuss how to continue moving forward NAHRO's legislative priorities during this mid-election season. Healthy dialogue was had regarding equal access versus equity access; access to opportunities that will improve the lives of families most in need and those in which we serve.
- Our region is very proud of the recognition of Rick Moore, Executive Director of Evansville Housing Authority, Evansville, Indiana as a NAHRO Fellow.
  - o The NAHRO Fellows Program honors individuals for their accumulated wisdom and mastery as seen by achievements and their actions within their communities. NAHRO Fellows have demonstrated, over a sustained period of time, their commitment to improve the housing conditions of their fellow citizens and/or the viability and sustainability of the community in which they live and work.

Congratulations Rick!!



Rick Moore, Executive Director

Evansville Housing Authority

Evansville, Indiana

As we begin to wind down the year, ILNAHRO needs YOU!! We are seeking persons to serve on the ILNAHRO Board in several capacities. If you are interested in serving, please contact me directly at [jackie.newman@sha1.org](mailto:jackie.newman@sha1.org) and please place in the subject line: ILNAHRO Board.

Finally, if you have not done so already, it's not too late to get your membership renewals submitted to ILNAHRO. We can't represent You. . . . .without You!!

Respectfully Submitted,

*Jackie L. Newman*

Dr. Jackie L. Newman

ILNAHRO President





# Come Advertise with Us!!

## Advertising Rate Sheet

The Illinois Chapter of NAHRO is a professional membership association of housing and community development agencies and individuals. All editions will be sent by e-mail to the entire ILNAHRO membership and posted on the ILNAHRO website.

The newsletter is distributed the entire year and our current subscription list encompasses over 200+ members/individuals.

**Submission deadlines are 20th of each month.**

The advertising rates for the newsletter are as follows:

Finished Ad Size (width x length)		Cost Per Issue	Cost For All 10 Issues
Full page	7.5" x 10"	\$75.00	\$675.00
Half Page	7.5" x 5"	\$50.00	\$450.00
Quarter Page	3.5" x 5"	\$30.00	\$270.00
Medium/Small	3.5" x 3.5"	\$25.00	\$225.00
Business Card	3.5" x 2.5"	\$15.00	\$135.00

### Website Company Link

### Cost for Link—1-Year

Banner Logo Link

\$100.00

If you are interested in advertising with us, please send a high-resolution file (at least 300 dpi) to [latinaf@sha1.org](mailto:latinaf@sha1.org) by submission deadline indicated above. Acceptable files include: .tiff, .eps, .pdf, or .jpeg or .png. If you have any questions please contact Latina Faulkner, Executive Assistant at the Springfield Housing Authority at 217/753-5757, ext. 206 or by email at [latinaf@sha1.org](mailto:latinaf@sha1.org).

**Return this form to ILNAHRO, Springfield Housing Authority, 200 North Eleventh Street, Springfield, IL 62703**

Company Name:			
Person:			
:			
City/State/Zip:			
Phone:			
Amount Enclosed:		Paid with Check #:	
Ad Size (Circle)	Full Page	Half Page	Quarter Page
			Business Card

**Print our ad in the following newsletter issues (circle):**

January	February	March	April	May
June	July/August	September	October	November/December



# Moving to Work Demonstration Program

Moving to Work (MTW) is a demonstration program for public housing authorities (PHAs) that provides them the opportunity to design and test innovative, locally designed strategies that use Federal dollars more efficiently, help residents find employment and become self-sufficient, and increase housing choices for low-income families. MTW allows PHAs exemptions from many existing public housing and voucher rules and provides funding flexibility with how they use their Federal funds. PHAs in the MTW demonstration have pioneered a number of innovative policy interventions that have been proven to be successful at the local level, and subsequently rolled out to the rest of the country's PHAs. Currently, there are 126 MTW PHAs nationwide.



HUD announced the agencies selected to receive MTW designation under the [Asset Building Cohort](#) of the MTW Expansion. This cohort will study Asset Building and will be comprised of 18 PHAs that are high performers with under 6,000 combined Housing Choice Vouchers and public housing units. These agencies will test asset building initiatives, which are defined, for purposes of this cohort, as activities that encourage the growth of savings accounts and/or aim to build credit for assisted households. PHAs selected under this cohort will have access to a “Community of Practice” to help develop ideas and best practices to further the goals of the Asset Building Initiatives.

**1 out of 18 PHAs selected to participate in the Asset Building Cohort is from Illinois.**

Springfield Housing Authority (IL)

## **Illinois MTW Agencies;**

[Housing Authority of Champaign County](#) (IL)

[Chicago Housing Authority](#) (IL)

[Housing Authority of Joliet](#) (IL)

[Lake County Housing Authority](#) (IL)

[Rockford Housing Authority](#) (IL)

[Winnebago County Housing Authority](#) (IL)

Springfield Housing Authority (IL)



## IN THE SPOTLIGHT



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he U.S. Department of Housing and Urban Development (HUD) announced a key addition to the HUD staff. HUD's new Assistant Secretary of Public Affairs, Beth Lynk, was sworn in on Wednesday by HUD Secretary Marcia L. Fudge.

Beth Lynk brings a wealth of knowledge as a strategist and communications expert in campaigns, crisis communications, and strategic planning with experience working in civil rights, health care, government, political, non-profit, and corporate environments. Beth most recently served as Senior Advisor to the CMS Administrator and previously as the CMS Director of the Office of Communications (OC). There, she drove campaign and communications strategy for the most successful Affordable Care Act Marketplace open enrollment period in history that resulted in more than 14.5 million people signing up for health coverage and incorporated new health equity campaign strategies, including culturally competent messaging as well as expanded outreach to 5 AANHPI languages for the first time.

Prior to joining CMS, Beth served as the Deputy Assistant Secretary for Public Affairs at HHS, where she supported Secretary Becerra in his first 100 days leading strategic communications for the HealthCare.Gov Special Enrollment Period, health equity, drug pricing, and the implementation of American Rescue Plan. Before HHS, Beth worked at The Leadership Conference on Civil and Human Rights, where she ran the Census Counts Campaign and developed a coordinated effort that brought together businesses, foundations, cities, faith leaders, and community-based organizations across a wide spectrum of advocacy to encourage communities the census has historically missed to be counted in the 2020 Census.

She has also served as Associate Director of Federal Communications for Planned Parenthood Federation of America and Planned Parenthood Action Fund, directing Planned Parenthood's communications around federal policy, congressional action, advocacy campaigns, and related litigation. Beth is a DC native and a graduate of Northwestern University.

*HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. More information about HUD and its programs is available at [www.hud.gov](http://www.hud.gov) and <https://espanol.hud.gov>.*



IL NAHRO would like to tell your Authority's story . Have you meet a milestone or participated in something amazing in your community, maybe even created something fun to do with your staff. This is the time to tell your story. Please submit your happenings to [latinaf@sha1.org](mailto:latinaf@sha1.org). Your Housing Authority can be featured in a future IL NAHRO newsletter.

# What's Going On?



Springfield Housing Authority



Madison County Housing Authority

Some of the affordable housing provided by local housing authorities and IHDA funding.



Macoupin County Housing Authority





# Denver Housing Authority's Ransomware Scare: The Anatomy of a Cyberattack



The staff at Denver Housing Authority (DHA) weren't blind to the possibility of a cyberattack.

In fact, staff had taken steps in 2021 to address the organization's cybersecurity vulnerabilities, said Jim DiPaolo, DHA's deputy CFO. But in September 2021, disaster struck—DHA was completely locked out of the files and systems it relies on due to a ransomware attack.

"We had a fairly good business continuity plan," DiPaolo said during a June 2022 interview with HAI Group. "We were backing up our systems, and felt that we had a fairly strong [cybersecurity] program that wasn't going to be open to this type of threat."

DiPaolo, with over 41 years of experience in the housing industry and three decades overseeing risk management, has first-hand experience with just about every public housing risk you can imagine. But he said cyberattacks—often relegated to 'it can't happen to us' status amongst public housing leaders—are "probably the leading threat to housing organizations in terms of a threat an organization can control."

"While you can't control the weather, with cybersecurity, you can be proactive and limit that liability," DiPaolo said. Nearly half of all U.S. businesses have suffered a cyberattack in the last year, according to the 2022 Hiscox Cyber Readiness Report. Attacks are also becoming more costly. In 2021, the median cost of a cyberattack was \$10K, the report notes. In 2022, the median cost jumped to \$18K.

While larger companies are investing more in cybersecurity, smaller companies aren't because they don't perceive themselves as worthwhile targets. But in reality, they are—cybercriminals are actually more likely to attack smaller, easier targets.

**If cyberattacks are already on your radar, the following true story serves to validate your concerns and provide real-life lessons on how to respond to a breach.**

**If you're a cynic and think your organization isn't a target and that cybersecurity isn't worth the investment, we hope this story helps change your mind and motivates you to take, at a minimum, the most basic actions to prevent an unauthorized system breach.**

## **'They just couldn't get in'**

DHA employees were enjoying their Labor Day weekend in early September 2021, unaware that a cybercriminal was busy looking for ways to access the organization's system.

Federal authorities say cybercriminals are more active during holidays and weekends when offices are closed. In fact, just days before the successful breach of DHA, the FBI issued a warning about the potential for "increasingly impactful attacks against U.S. entities on or around holiday weekends."

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"In some cases, this tactic provides a head start for malicious actors conducting network exploitation and follow-on propagation of ransomware, as network defenders and IT support of victim organizations are at limited capacity for an extended time," the warning stated.

DiPaolo said the actual penetration of DHA's system occurred on Saturday evening.

"We didn't know about it until mid-morning [Sunday] when some staff tried to get into the system to work," he said. "They just couldn't get in."

The entire system was down. A digital ransom left behind for DHA's IT staff demanded a ransom payment of a Bitcoin (worth about \$46K at the time) in return for the key that would unlock the system. The note said if the organization tried to work around the lock-out, its data would be destroyed or leaked, DiPaolo said.

DHA staff could continue doing physical maintenance work but were locked out of administrative tasks such as cutting checks, verifying income, and updating the system. While business continuity was a concern, DiPaolo said, the prospect of a data leak was the biggest threat.

"While you can't control the weather, with cybersecurity, you can be proactive and limit that liability."

Colorado law requires that entities experiencing a data breach provide detailed notification to any affected state residents.

"That right there was our biggest concern when we got locked out," DiPaolo said. "Did they get into our sensitive, confidential personal data, and if so, will that become a big issue?"

Luckily, an analysis found that wasn't the case.

"We were fortunate that the threat actors...didn't get into the systems that had secured personal data," he said. "If that had occurred, we'd still probably be working on this issue."

### **'Take it or leave it'**

DHA's system was down for five days when leadership felt there was no choice but to pay the ransom.

The FBI advises against paying ransom to cybercriminals, but DHA was in a predicament. A cybersecurity best practice is to have a system backup in place. That way, in case of a ransomware attack, a business can just switch to the backup system and continue as usual



DHA had a backup system, DiPaolo said, but the password file that included the backup system's credentials was on a server that IT staff were locked out of, preventing them from booting up the backup system.

"It's difficult to go and say pay ransom; it just doesn't feel right to reward bad actors," DiPaolo said. "But if we didn't pay the ransom, we'd have been down for months."

After considering the cost of purchasing a new server, replacement system, and data backups, the organization felt it was better to pay the ransom, he added. The organization attempted to negotiate a lower ransom payment.

"They came back with \$40K, take it or leave it, and so we took it," he said. "We thought that was fairly inexpensive compared to what they could have asked for."

After DHA received the key to unlocking their system, a cyber forensics team hired by the organization swept the system to ensure there weren't any lingering issues. DHA had ongoing calls with the forensics team for months after the cyberattack "to make sure everything was clean," DiPaolo said.

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## 'They found a hole'

How was DHA exploited? At the time of the breach, the organization was implementing a new email system in stages. The old and new email systems ran simultaneously as part of the transition.

"That's where the threat actors were able to find an area to penetrate," DiPaolo said. "They found a hole because we were running both email systems."

**"It's difficult to go and say pay ransom, it just doesn't feel right to reward bad actors. But if we didn't pay the ransom, we'd have been down for months."**

At the time, DHA didn't have multi-factor authentication (MFA) set up for email users. MFA, commonly referred to as two-factor authentication, enhances online security by supplementing the typical username/password required by most login procedures with additional credentials that only the user can access.

DiPaolo said implementing MFA should be a priority for public housing organizations.

"Don't wait; you need to start getting more active with MFA immediately," he added.

## 'Uptick in awareness'

After the cyberattack, DHA took several steps to improve cybersecurity in the short- and long-term. The organization's new email system was fully implemented, with a full suite of security measures that scans incoming emails for viruses before they reach employees' inboxes.

"More messages are showing up in the junk folder instead of the main inbox," DiPaolo said. "Generally, if it's in junk or spam folder, you want to be more cautious about opening it. Even if you know the person, it's important to say, 'this doesn't look right,' and IT will double-check the email and let you know if it's OK to open it or not."

**"Employees are questioning things. They're learning about not clicking on attachments or links that might otherwise spread viruses."**

Remote employees must log into a virtual private network (VPN), establishing a protected network connection. Before the cyberattack, this wasn't a requirement.

"We've put things in place to protect access to data," DiPaolo said.

Employee training since the cyberattack has also increased awareness around social engineering schemes used by cybercriminals, such as phishing.

"Employees are questioning things," DiPaolo said. "They're learning about not clicking on attachments or links that might otherwise spread viruses. There is an uptick in awareness of that aspect, the phishing schemes that go on."

Since the cyberattack, DHA hired an additional IT employee to keep computers updated. Regular system updates can reduce the risk of a successful cyberattack. DHA also added an IT employee dedicated to cybersecurity.

"In terms of IT, part of what's critical is making sure software updates are pushed through on all machines," DiPaolo said. "We have a staff of around 350, and previously, we only had one IT support person addressing [computer updates], but now we have two people."

## 'We probably would have been floundering'

In total, DHA accrued around \$240K in incident response expenses, DiPaolo said, but since the organization had a cyber insurance policy, it was only responsible for a \$10K deductible.

Still, the organization amassed additional costs related to shoring up security to help prevent future breaches. Aside from salaries and benefits for two new IT employees, DHA invested between \$25K-\$30K in software to help detect and prevent cyberattacks.

"That's an annual cost," he said of the software.

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DiPaolo said if DHA didn't have a cyber insurance policy in place at the time of the attack, "we would have been floundering" trying to determine how to respond. Aside from covering losses from the breach, the policy quickly connected DHA with a cyber forensics firm to help investigate the extent of the breach.

DHA didn't have a standalone cyber insurance policy with HAI Group. Instead, Angel Fear, a regional manager with HAI Group's Account Services department, worked on DHA's behalf to find a policy with a carrier specializing in cyber insurance.

Every HAI Group account executive is a licensed agent that can go out to a robust network of partners to place coverages that aren't written internally.

"Because we had the [cyber insurance] policy and support in HAI [Group], it really helped in getting us to respond quicker than we normally would have," DiPaolo said.

### **'A stepped-up process'**

Once an organization experiences a cyberattack, it's typically more difficult to renew its cyber insurance policy or find replacement coverage. That was the case for DHA, DiPaolo said.

"There was a lot of help from HAI Group to get a coverage that actually replaced the previous cyber policy and included ransomware coverage."

"It was a really stepped up process," he said of the renewal process with the organization's cyber insurance carrier. "They wanted to know what we've done since the incident to prevent [a cyberattack] from happening again and validation of the steps we have we taken to do that."

The renewal led to DHA's premium rate increase by about 60 percent and the exclusion of ransomware coverage, meaning if another ransomware incident occurred, DHA would pay out of pocket.

"It's still coverage that we needed, so we went in and renewed," DiPaolo said.

Due to coverage concerns, Fear worked with DiPaolo and DHA to find a replacement cyber insurance policy.

"Part of that process was verifying with prospective insurance carriers that our security systems are stronger, and therefore, we're worth the risk," DiPaolo said. "But even then, the premium was still up there."

DiPaolo noted that Fear, working as DHA's agent, helped make the case to carriers that the organization was less of a risk compared to before the cyberattack.

"There was a lot of help from HAI Group to get a coverage that actually replaced the previous cyber policy and included ransomware coverage," he said.

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## Lessons learned

If DHA—a large housing organization with a cyber insurance policy and some cybersecurity protections in place—was held hostage by a cybercriminal, smaller organizations with fewer resources are certainly at risk. DiPaolo shared lessons from the September 2021 cyberattack that housing organizations of any size should consider.

"More and more, small businesses and small [housing] authorities are going to become the targets [of cyberattacks], because generally, that's where there's a lot more vulnerability," he said.

### 1. Buy cyber insurance

While cyber insurance can be expensive, DiPaolo said housing organizations need to "find a way to get it."

As noted earlier, cyber insurance can help [dampen the blow of a cyberattack](#) by covering expenses related to the incident. Every policy is different, but many carriers also offer penetration testing, crisis management, and cyber forensics services as part of their coverage.

### 2. Store password files in a secure, offline location

DiPaolo said if DHA hadn't had its password file stored [on the same system locked out by a cybercriminal](#), "we wouldn't have had to pay the ransom,"

"We would have been able to get into our backup system, use the backup tape, and gone forward, so it was a good lesson learned," he said.

### 3. Proactively partner with a cyber forensics firm

DHA was connected with a cyber forensics firm through its cyber insurance carrier immediately after the cyberattack was discovered. While the effort was quick, getting a contract in place with the firm still took time, which is of the essence after a cyberattack. Having a firm on retainer [allows the investigation and remediation to begin earlier](#).

"Get some of that work done ahead of time and have a contract already negotiated that's just on contingency, so if something were to happen, you can bring [the cyber forensics firm] in immediately without losing time while you're trying to get a contract in place," DiPaolo said.

He also suggested that housing organizations find a firm to proactively review their system and identify potential vulnerabilities.

### 4. Beef up internal IT operations or partner with an IT consultant

Smaller housing organizations tend to have shorthanded IT teams or don't have an IT department. DiPaolo suggested working with an IT consulting firm "that can serve in the role as an IT employee, and maybe provide some efficiencies for your organization."

It's not always easy to recruit an IT employee with the skills required for the job.

"For some smaller agencies, it might be better to contract IT services out to a third party," DiPaolo said.

## 'The threat actors are ever-evolving'

While DiPaolo can't say with confidence that DHA will never experience a cyberattack again, the organization has made investments to help prevent a future breach.

Unfortunately, it's often not until after a cyberattack that a business invests in cybersecurity measures, notes the [Hiscox Cyber Readiness Report cited earlier](#).

Over 5,000 professionals were surveyed as part of the report, and the results showed that only 36 percent of non-victims consider cybersecurity a high-risk issue.

"The threat actors are ever-evolving and getting more clever, and it's an ongoing thing," DiPaolo said. We've done a lot of things to help strengthen [cybersecurity], but I can't say it will never happen again."





**Train  
to Grow!**

## **Save the Date: You're Invited to Register for FMTP!**

We're happy to announce that NAHRO Professional Development's **Financial Management Training Program (FMTP)** is back by popular demand!

This six-session program is a first-of-its-kind educational series designed by housing agency industry professionals to create a qualified talent pool of finance professionals today and for the future! Learn from leaders in the business and receive hands-on lessons on how to effectively manage an agency's finances.

If you are ready to take your career into next gear, be sure to take part in what is one of our most comprehensive learning experiences to date! Customize your course with a choice of class dates and bundle pricing options. **Registration for all classes opens early next week.** Mark your calendars today for great savings tomorrow! We can't wait to see you there!

### **Industry Knowledge & Updates**

- Nov. 1 and 3, 1-5 p.m. ET

### **Staff Development**

- Nov. 8-9, 1-5 p.m. ET

### **Leadership Development**

- Nov. 15, 1:30-4:30 p.m. ET

### **Real Estate Deal Structure and Property Operations**

- Dec. 5-7, and 9, 1:30-4:30 p.m. ET

### **Cyber IT and Security**

- Dec. 13-14 from 2-4 p.m. ET



Daylight saving time, also referred to as daylight savings time or simply daylight time, and summer time, is the practice of advancing clocks during warmer months so that darkness falls at a later clock time. [Wikipedia](https://en.wikipedia.org/wiki/Daylight_saving_time)

Sun, Mar 13, 2022 – Sun, Nov 6, 2022

**Observed for:** 114 years

## **Trainings & Services**

**Intro to Affordable Housing**

**Commissioners**

**Diversity, Equity, and Inclusion**

**Executive Leadership**

**The Financial Management Training Program**

**Housing Choice Voucher**

**Maintenance & Inspections**

**Organizational Planning and Development**

**Public Housing**

**Repositioning Public Housing**

**Resident Services**

**Section 3 and Labor Standards**

**Technical Assistance**

Visit : <https://www.nahro.org/certification-training/trainings-services/>



**Illinois NAHRO** ([ilnahro.org](http://ilnahro.org))

**\*\*Remember--We can use your story...please submit to [latinaf@sha1.org](mailto:latinaf@sha1.org) by mid-week of the month.\*\***

## RENTAL ASSISTANCE DEMONSTRATION FACILITATES MORE THAN \$15 BILLION IN CONSTRUCTION INVESTMENT

*Significant achievement represents investments in construction, rehabilitation, and preservation of affordable rental homes over nine-year period.*

The U.S. Department of Housing and Urban Development's (HUD) Office of Multifamily Housing Programs (HUD) is announced that construction investment for affordable housing preservation through the Rental Assistance Demonstration (RAD) program has surpassed \$15 billion since the program's inception in 2013. Public Housing Authorities (PHAs) across the nation have leveraged RAD to obtain this financing for the construction, rehabilitation, and preservation of more than 185,000 deeply affordable rental homes for low-income families, seniors, and persons with disabilities.

"\$15 billion is more than a just a number - it represents a substantial long-term investment in the homes and lives of people," said **Deputy Assistant Secretary for Multifamily Housing Programs Ethan Handelman**. "Innovative use of RAD by Public Housing Authorities working with public and private sector partners, residents, and HUD has leveraged critical capital investments to help turn around the nation's aging public housing stock."

In the last nine years, the RAD program has provided the platform for PHAs to recapitalize and infuse new public and private investment into deeply affordable rental housing while preserving the affordability of these rental homes in perpetuity. RAD has unlocked over \$15 in funding for every \$1 of public housing appropriated funds.

Specifically, the program works to create and preserve affordable rental homes through HUD's project-based rental assistance programs, including the Section 8 program, while facilitating the use of other affordability options, including the Treasury Department's Low-Income Housing Tax Credit Program.

From its inception in 2013 through September 30, 2022, the program has helped PHAs across the country to:

- Secure and preserve housing under Section 8 for approximately 468,000 individuals.
- Convert 1,533 public housing properties, covering approximately 185,000 affordable rental homes, to the Section 8 platform, and facilitate the creation of 15,000 Low-Income Housing Tax Credit units.
- Increase the per-unit rehabilitation spending by PHAs within RAD, averaging \$144,000 per home in 2022 versus \$55,000 per home on average in the first five years of the Demonstration.
- Finance \$6 billion of construction at properties with greater capital needs by utilizing the innovative RAD/Section 18 blend to modernize and preserve 30,647 public housing units across 142 properties since 2018.
- Leverage 140 transfers of assistance to help PHAs relocate 8,300 affordable homes to neighborhoods where the poverty rate is on average 24 percent lower than the rate at the original site.

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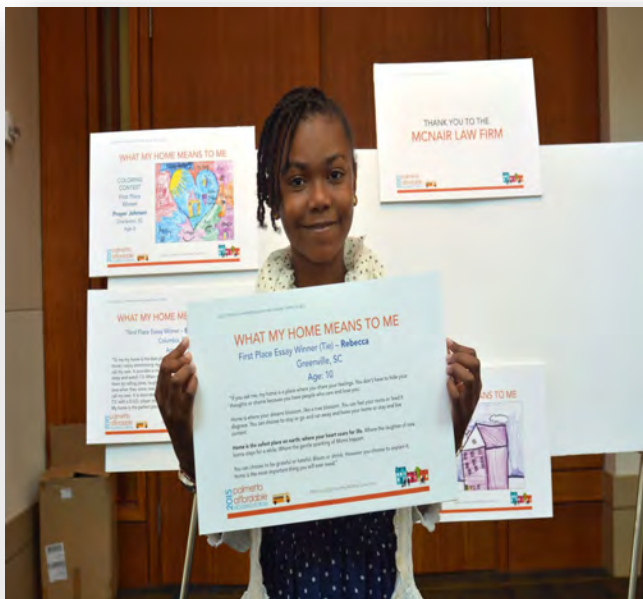
## About RAD

RAD was designed to help address the multi-billion-dollar nationwide backlog of deferred maintenance in the public housing portfolio and to stem the loss of affordable housing from falling into disrepair. Under RAD, projects funded under the public housing program convert their public housing assistance to project-based Section 8 rental assistance. Under Section 8, residents continue to pay 30% of their income towards rent and the housing must continue to serve those with very low and extremely low incomes, as was the case when the property was assisted through the public housing program. Residents must be notified and consulted prior to conversion and are given a right to return to assisted housing post-construction so that the same tenants can enjoy these newly preserved and improved apartments.

For more information on RAD, Visit:

<https://www.hud.gov/RAD/program-details>

## "WHAT HOME MEANS TO ME" POSTER CONTEST



The "What Homes Means to Me" poster contest is for youth, Kindergarten through Grade 12, who live in affordable and assisted housing. IL NAHRO will be starting their campaign for contest entries soon.

Please watch for more information in your email, mailbox and in the next newsletter





# 6 Fire Safety Tips for Affordable Housing Organizations [Free Resources]



Not every structure fire can be prevented—there’s a reason nearly every town, no matter how small, has a dedicated career or volunteer fire department. But there are proven steps public and affordable housing organizations can take to reduce the risk of fires and ensure residents, visitors, and staff remain safe if a fire does occur.

With Fire Prevention Week in October, we’re highlighting some of the most pressing fire risks in multifamily housing and providing fire safety tips that you can pass along to your residents and staff.

## 1. Train staff and residents on fire escape tactics



The theme of Fire Prevention Week 2022 (October 9-15)—Fire Won’t Wait. Plan Your Escape—stresses the importance of planning and practicing a home fire escape.

Consider hosting a training event for staff and residents of all ages to ensure everyone understands how to stay safe in case of a fire (click [here](#) to learn about the importance of fire safety education in low-income communities).

“Fire safety education isn’t just for school children,” the National Fire Protection Association (NFPA) states on its website. “Teenagers, adults, and the elderly are also at risk in fires, making it important for every member of the community to take some time every October during Fire Prevention Week to make sure they understand how to stay safe in case of a fire.”

Continues on next page



Make sure primary and secondary fire escape plans are easily accessible to residents and posted throughout the property according to local and state fire codes, said HAI Group Senior Risk Control Consultant Nicklaus Mayo, who also works as a career firefighter in Connecticut.

If your organization has any questions about local fire codes, refer to your authority having jurisdiction (AJH), which is the organization, office, or individual responsible for enforcing fire codes and building standards in your area. For example, in a high-rise structure that's considered fire resistant, some AJHs may recommend that residents shelter in place during a fire, even though it goes against instinct, Mayo said.

"In those situations, sometimes the safest place for a resident to be is within their unit, as long as it's not the unit directly affected by the fire," he said. "Let's say there's a fire on the third floor of a ten-story building. The smoke is going up, so once residents above the third floor exit their unit, they may encounter dangerous smoke conditions."

Depending on the building layout and size, your AJH may not recommend this approach. So it's important to stay in regular contact with your AJH to review fire escape protocols, Mayo said.

Housing staff should review fire escape plans with residents at move-in, and during annual unit inspections. Staff should also urge residents to talk about fire safety and emergency exit strategy with their children, grandchildren, and visitors. Residents should also know where the closest fire extinguisher and fire alarm pull station are located.

"The best thing that you can do is to remind residents at every touchpoint you have with them of the important safety features within the building," Mayo said.

## 2. Reinforce remaining in the kitchen while cooking



About half of all reported home fires in the U.S. are caused by cooking, according to the latest National Fire Protection Association (NFPA) report on residential cooking fires. Here are some additional findings from the report:

- Cooking fires caused an estimated \$1.2 billion in damage between 2014-2018.
- Cooking fires are twice as likely to occur in apartments than in one- and two-family homes.
- Most cooking fires are minor but occur in apartments where sprinkler systems are installed.
- Unattended cooking is by far the leading factor in cooking fires.

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“Residents should always watch what they’re cooking,” Mayo said.

Whether frying, grilling, or broiling, residents should stay in the kitchen until they’re finished. If they need to leave, the best advice to give residents is to turn off the stove, he added.

Housing organizations should consider installing canister devices—such as those from Auto-Out Cooktop Fire Protection—designed to extinguish unattended cooking fires before they spread from the stovetop, Mayo said. If you’re an HAI Group member, Auto-Out canisters are available at a special discounted price.

Kelli Esposito, a certified apartment supplier at Auto-Out, said the canisters attach with a magnet to the underside of a vent hood.

“The canisters are flame activated as opposed to human intervention, which is important because most grease fires start when someone has walked away from the cooktop,” Esposito said.

The primary fire-suppression agent in Auto-Out canisters is baking soda, which releases carbon dioxide, removing the oxygen flames feed on.

“The worst thing you can do is pour water on a grease fire,” Esposito said. “Since oil and water do not mix, pouring water can cause the oil to splash and spread the fire even worse.”

Eligible HAI Group members that install automatic stovetop fire suppression devices can submit for project reimbursement through our Loss Prevention Fund.

### 3. Inspect fire protection equipment



Every time someone from your property management or maintenance team steps into a unit—whether for an annual inspection or to fix a leaky faucet—they should check that all smoke and carbon monoxide detectors work, Mayo said. Staff should also check fire suppression sprinklers to ensure they haven’t been tampered with.

“That’s a mandatory part of staff stepping into a unit,” he said. “Besides formal inspections once a year, you’re not in there the other 364 days, so as many touchpoints as you get, you have to make sure that these fire protection components are working.”

During unit visits, staff should always check the date smoke and fire detectors were installed to ensure they aren’t expired. Hard-wired detectors with battery backup are preferred, Mayo said.

“If detectors are hard-wired and interconnected, if one goes off, they all go off,” he said. That’s extremely important because if you have a battery-powered smoke detector activated in the basement and you’re sleeping on the second floor, you might not be able to hear it. But if they’re all connected, they all go off, no matter what.”

If the detectors aren’t hard-wired, staff should test and change batteries twice a year at a minimum, when the clocks change in the fall and spring.

Urge residents to notify property management immediately if they believe any of their smoke, heat, or carbon monoxide detectors are malfunctioning. Staff should carefully document each inspection and any actions taken, Mayo said.



#### 4. Ensure security bars are installed properly



While security bars may provide an added layer of security in high-crime areas, they can also be a hazard when they block egress from units, said Elizabeth Owens, HAI Group's director of risk control and consulting.

"Security bars should be installed with a quick release latch that can be accessed from the inside," she said. "In a fire, seconds can make the difference between life and death. When possible, units should have multiple clear paths of egress for residents to utilize in the event of a fire. Units should be inspected for housekeeping/hoarding issues that block the exits from the units."

To ensure that these security bars don't become a danger to the residents, HAI Group recommends the following:

- Install security bars with a quick release manufactured by reputable companies.
  - Hire a third party to install the bars, especially if your staff doesn't have this expertise.
  - Ensure that the security bars are free from rust and latch mechanisms are oiled and well maintained.
  - Test the quick-release latch when in the unit for work orders, housekeeping inspections, and turnovers; keep all testing documentation.
  - Provide quick-release latch basic training and written reference materials to residents during lease-ups and renewals to ensure they understand how it functions; have residents sign off that they received training.
  - Display stickers on the interior of the windows to offer directions on how to operate the quick-release latch.
- Always contact your local fire department or authority having jurisdiction to ensure that your security bars meet your local laws and codes.

#### 5. Keep flammable materials away from space heaters and candles



If your housing organization allows space heaters in units, consider creating a safety policy all residents must acknowledge as part of their lease agreement. Here are some critical safety tips to pass along to residents:

- Keep space heaters at least three feet away from anything that can burn.
- Keep kids and pets away from space heaters.
- Always turn space heaters off when leaving the room or going to bed.

Mayo said that candles are a leading cause of fire during the winter months, especially around the holidays. Residents should be advised to keep candles at least a foot away from anything that can burn. Residents should also blow candles out when leaving the room or going to sleep. Matches and lighters should be stored up high or in a cabinet with a child lock.



## 6. Install and inspect self-closing doors



During a fire emergency, residents should prioritize a quick and safe exit. Shutting their unit doors behind them might not come to mind. Self-closing doors can provide peace of mind and help prevent fires from spreading beyond a unit or passageway, Mayo said.

These doors are often required in new construction. If you manage older properties where these doors aren't required by code, consider investing in them anyways. Staff should check that self-closing doors are working correctly during annual unit inspections and maintenance visits.

### Additional Resources

- [\[Resource Guide\] What To Do in a Fire](#)
- [\[Infographic\] Do's and Don'ts of Fire Safety](#)
- [\[Infographic\] Cooking Fire Safety Statistics](#)
- [\[Resource Guide\] How to Address Fire-Related Water Damage](#)
- [\[Infographic\] 10 Do's and Don'ts for Dealing With Fire-Related Water Damage](#)
- [\[Resource Guide\] Carbon Monoxide Safety](#)



The Waukegan Housing Authority is currently accepting applications/resumes for **ASSISTANT PROPERTY MANAGER** -We are currently seeking an Assistant Property Manager to join our team! As an Assistant Property Manager, you are primarily responsible for providing comprehensive support in all aspects of property operations, including work orders, building maintenance, inventory analysis, reporting, property management, customer service, maintenance, make ready process, and administrative activities. May perform work in various locations as needed and assigned. Evening, on call and weekend work may occasionally be required. Duties include but are not limited to collecting rents and other charges; follow-up on delinquent accounts; day-to-day maintenance of physical properties; resident relations; and establishment of liaisons with agencies or organizations supplying services to the projects and residents. Work requires the exercise of mature, independent judgment, tact in dealing with all types of people in stressful situations, thorough knowledge of pertinent Authority policies and the Department of Housing and Urban Development regulations, as well as state and federal laws regarding evictions. Work is reviewed primarily through conferences, review of reports and evaluation of results obtained.

The Springfield Housing Authority is currently accepting applications/resumes for **Section 3 Compliance Manager**. This is a highly responsible senior manager position involving a diversity of duties, including extensive program analysis, data and information collection, compliance monitoring, preparation of reports, compliance oversight responsibilities and other duties which may involve training. Position works with SHA's internal divisions, contractors, vendors, residents, the public, HUD, DOL, municipal partners, and developers.



**Career opportunity refers to a particular job that may be a steppingstone to loftier ambitions.**

**FIND YOUR FUTURE**



**For more information about your career opportunities, please visit ILNAHRO website:**

**[www.ilnahro.org/careerOpp.aspx](http://www.ilnahro.org/careerOpp.aspx)**



**Illinois NAHRO ([ilnahro.org](http://ilnahro.org))**

***\*\*Remember--We can use your story...please submit to [latinaf@sha1.org](mailto:latinaf@sha1.org) by mid-week of the month.\*\****

# Housing America Month

October is Housing America Month! Celebrate the critical role affordable housing programs play in building and sustaining healthy communities nationwide.



Housing America Month is a yearly celebration of affordable housing and those who provide it in their communities. In 2007, NAHRO created the Housing America campaign and designated October as Housing America Month: a time for the organization and its members to collectively raise awareness of the need for, and the importance of, safe, decent and affordable housing in quality communities. Each year, during Housing America Month, NAHRO members, including public housing agencies and community development organizations, host events (in-person or virtual) to showcase the important work they do year-round.

In light of the ongoing COVID-19 pandemic, NAHRO encourages members to host safe, socially-distant events for Housing America Month 2022. Ideas include:

- Virtual tours or groundbreaking ceremonies
- Community murals
- Gardening or beautification projects
- Video interviews with staff or residents
- Little free library installations
- What Home Means to Me poster showcase

**Please share some of your events with IL NAHRO! Email [Latinaf@sha1.org](mailto:Latinaf@sha1.org)**

## IL NAHRO Mission

NAHRO makes available resources for its members and others who provide decent, safe, affordable housing, and viable communities that enhance the quality of life for all Americans, especially those of low- and moderate-income by:

- Ensuring that housing and community development professionals have the leadership skills, education, information and tools to serve communities in a rapidly changing environment;
- Advocating for appropriate laws, adequate funding levels and responsible public policies that address the needs of the people serve; are financially and programmatically viable for our industry; are flexible, reduce regulatory burdens and promote local decision-making; and,
- Fostering the highest standards of ethical behavior, service, and accountability to ensure public trust.

NAHRO enhances the professional development and effectiveness of its members and the industry through its comprehensive professional development curriculum, including certifications; conferences; and publications. These efforts work to equip NAHRO's members with the skills, knowledge and resources necessary to succeed and prosper in a changing environment.

# COVID-19

## Understanding Exposure Risks

Learning about how COVID-19 spreads and the factors that can increase or decrease that risk can help you make informed choices.

The questions below are written in past tense to help you assess the likelihood that you were infected when you were around a person with COVID-19. **If multiple factors below indicate higher transmission risk, you should follow the steps for what to do if you are exposed.**

You can also ask yourself the same questions, but about future interactions with others, to help you decide what prevention actions to take. If multiple factors below indicate higher transmission risk, you should consider adding more prevention actions.

### Factors that lower or increase risk of transmission

**Length of time:** How long were you with the infected person?

Longer exposure time **increases** the risk of transmission (for example, contact longer than 15 minutes is more likely to result in transmission than two minutes of contact).



**Cough or heavy breathing:** Was the infected person coughing, singing, shouting, or breathing heavily? Activities like coughing, singing, shouting, or breathing heavily due to exertion **increase** the risk of transmission.

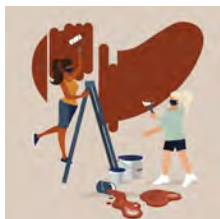
**Symptoms:** Did the infected person have symptoms at the time?<sup>i</sup>

Being around people who are symptomatic **increases** the risk of transmission.



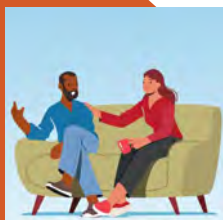
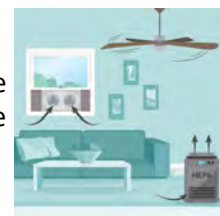
**Masks:** Were you or the infected person or both wearing a respirator (for example, N95) or high-quality mask?

If one person was wearing a mask, the risk of transmission is **decreased**, and if both people were wearing masks, the risk is **substantially decreased**. Risk is also lower if the mask or respirator is a type that offers greater protection.



**Ventilation and filtration:** How well-ventilated was the space?

More outdoor air can **decrease** the risk of transmission. Being outside would be lower exposure risk than being indoors, even with good ventilation and filtration; both of those options would be lower risk than being indoors with poor ventilation or filtration.



**Distance:** How close was the infected person to you?

Being closer to someone who is infected with COVID-19 **increases** the risk of transmission. Crowded settings can raise your likelihood of being close to someone with COVID-19.





## Dear ILNAHRO Member:

It is that Time of Year!!! Time to consider *renewing* your membership or consider *joining* the Illinois Chapter of NAHRO. Your decision to **continue** or **join** ILNAHRO through membership **keeps the association strong** and **helps us in our common mission** of seeking excellence in both public and affordable housing, as well as, community and economic development.

During a time when our agencies are facing a decline in economic support, the question may be – “*Why Membership?*” Your membership in the state chapter of NAHRO provides services that benefit you and your organization every day. ILNAHRO has committed itself to providing services such as:

*Training and networking* through ILNAHRO's cutting edge annual conference that offers the best in our training fields. Additionally, ILNAHRO offers centrally located training opportunities throughout the year at its Peoria Training Center in Peoria, Illinois.

*Legislative Advocacy and Legislative Advocacy Opportunities* by providing sample ‘sign-on’ letters to issues affecting affordable housing; Senate and House Bills that directly affect and shape public policy.

*Informational Resource* through a monthly newsletter that contains up-to-date information on housing issues, regional, and national trainings, workshops, and the latest in legislative developments.

“*Hot-Off-The-Press*” e-mail blasts that provide information on legislative issues that affect agency operations.

*State recognition* of resident accomplishments through its annual Resident Recognition Award.

Your membership gives you access to members-only discounts for training, to name a few benefits!

**Annual Membership Period: October 1, 2022 through September 30, 2023**

If you are not a member, **this is your opportunity** to join forces with other PHA's and CD organizations. Please consider joining us this Fiscal Year, there are exciting things on the horizon as we “Build Communities Together—Through Affordable Housing”.

Please **renew or join TODAY**. Complete the attached form and return it with the appropriate payment to: Latina Faulkner, Executive Assistant, Springfield Housing Authority, 200 North Eleventh Street, Springfield, Illinois 62703. This will ensure your membership benefits will begin promptly.

Let us know if we can be of service at any time.

Sincerely,

Jackie L. Newman

Illinois NAHRO President



Illinois NAHRO ([ilnahro.org](http://ilnahro.org))

**\*\*Remember--We can use your story...please submit to [latinaf@sha1.org](mailto:latinaf@sha1.org) by mid-week of the month.\*\***

## MEMBERSHIP APPLICATION / RENEWAL FORM

## Illinois Chapter of NAHRO

(Please Print or Type All Information)

Contact Name:					
Agency/Company Name:					
Address					
City:		State:		Zip Code:	
Telephone:	( )	Fax Number:	( )		

Please provide up to five (5) staff emails for "Agency" membership:

E-mail:		Name:	
E-mail:		Name:	
E-mail:		Name:	
E-mail:		Name:	
E-mail:		Name:	

Type of Membership (Check one or both):

<input type="checkbox"/>	Agency (\$75.00) from October 1, 2022 to September 30, 2023
<input type="checkbox"/>	
<input type="checkbox"/>	Individual (\$25.00) from October 1, 2022 to September 30, 2023
<input type="checkbox"/>	

Check the one below that applies to the business of your agency / company:

<input type="checkbox"/> Public Housing/Section 8	<input type="checkbox"/> Vendor/Supplier	<input type="checkbox"/> CDBG (other government agency)
<input type="checkbox"/> Commissioners	<input type="checkbox"/> Affordable Housing	<input type="checkbox"/> Other Affiliated Member (specify): _____

Please make your check payable to: **Illinois NAHRO**

Mail to:

Jackie L. Newman, President  
 Springfield Housing Authority  
 200 North Eleventh Street  
 Springfield, Illinois 62703  
 Phone: (217) 753-575, Ext. 206 or [info@ilnahro.org](mailto:info@ilnahro.org)



## FALL IN THE CITY

OH, LOOK! A LEAF  
PILE!!!



WAIT-  
YES!!



-WEEEE!



OH, THIS IS  
JUST...

YEAH,  
IT'S TRASH.

