



ILNAHRO  
**HOUSING FOCUS**

*"Growing Illinois Through Engagement"*

**Welcome  
Fall**

**November  
2023**



# From the ILNAHRO President



## *“Growing Illinois Through Engagement”*

In this issue of ILNAHRO’s Housing Focus and in an effort for you to get to know your ILNAHRO Board representatives a little more, we are excited to provide a short bio of your ILNAHRO Board members. These Board members were duly elected at ILNAHRO’s Annual Conference in August and will represent your voice, issues and concerns for the term covering 2023-2025 on a State, Regional and National level. As you will denote, there are some familiar faces, some new faces and some returning faces. We have expanded the ILNAHRO Board to include an Emerging Leader, Grant Henry and Small PHA Representative, Joie Edbrooke, Executive Director of Piatt County. We welcome back to the ILNAHRO Board our (retired) affordable housing colleague, Kim Holman-Short.

We are looking towards the next 2-years laser focused and with great resolve. We are facing deep federal cuts to the T-HUD bill during a time of an extreme shortage of affordable housing options. There is a sense of urgency by housing providers to find solutions to address housing families/persons who are currently unhoused. We are looking for ways to expand permanent supportive housing options.

Our goal is to “Grow Illinois Through Engagement”; however, to accomplish that goal we need your help. There are several ways we have in mind of accomplishing this, however, what is most important is that we hear from you!! How can we better serve Illinois? How can we better serve your geographic location? How can we ensure the voices of our small and rural communities are raised up and advanced? How can we better represent your voice on a State, Regional and National level? Let us hear from you!! We are in the process of developing a mechanism (potentially a QR Code) that you will be able to simply scan and directly provide your ideas, suggestions, thoughts and advocacy concerns to a centralized data collection point.

Once again this election term, I am excited, privileged and honored to serve as your ILNAHRO President. Please contact me and let me know what I can do to represent you/your housing authority/your voice!!

Sincerely,

Dr. Jackie L. Newman  
ILNAHRO President





# Current Illinois NAHRO Board of Directors Roster

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## President

Dr. Jackie L. Newman, Executive Director  
Springfield Housing Authority  
(217) 753-5757, Ext. 206  
[jackie.newman@sha1.org](mailto:jackie.newman@sha1.org)

## Senior Vice President

Alan Zais, Executive Director  
Winnebago County Housing Authority  
(815) 963-2133  
[alan@wchauthority.com](mailto:alan@wchauthority.com)

## Treasurer

Kim Holman-Short  
City of Bloomington  
(309) 287-1299  
[kimhs56@icloud.com](mailto:kimhs56@icloud.com)

## Vice President—Community Revitalization & Development

Lorraine Hocker, Executive Director/CEO  
Lake County Housing Authority  
(847) 223-1170, Ext. 2030  
[lhocker@lakecountyha.org](mailto:lhocker@lakecountyha.org)

## Vice President—Housing

Deb Alfredson, Deputy Director  
Winnebago County Housing Authority  
(815) 904-2681  
[debalfredson@wchauthority.com](mailto:debalfredson@wchauthority.com)

## Housing America/Poster Contest

Deb Alfredson, Deputy Director  
Winnebago County Housing Authority  
(815) 904-2681  
[debalfredson@wchauthority.com](mailto:debalfredson@wchauthority.com)

## Vice President—Professional Development

Kate Brown, Senior Housing Research Specialist  
Elevate Energy  
[kate.brown@elevateenergy.org](mailto:kate.brown@elevateenergy.org)

## Vice President—Member Services

Latina Faulkner, HCV Manager  
Springfield Housing Authority  
(217) 753-5757, Ext. 230  
[latinaf@sha1.org](mailto:latinaf@sha1.org)

## Vice President—International

Jeff du Manoir  
Northgate Public Services  
(613) 821-1599, Ext. 304  
[jeffdu.manoir@necsws.com](mailto:jeffdu.manoir@necsws.com)

## Vice President—Commissioner Affairs

Joseph Grisson III, Chairman  
Aurora Housing Authority  
Aurora, IL 60506  
(630) 399-8900  
[joegrission@auroraha.org](mailto:joegrission@auroraha.org)

## NCRC At Large Representative—2 Year

Melissa Huffstedtler, Deputy Director  
Springfield Housing Authority  
(217) 753-5757, Ext. 313  
[melissah@sha1.org](mailto:melissah@sha1.org)

## NCRC At Large Representative—4 Year

Ron Clewer, Illinois Market President  
Gorman & Company  
200 N Main Street  
Oregon, WI 53575  
[rclewer@gormanusa.com](mailto:rclewer@gormanusa.com)

## Vendor Liaison

**VACANT**

## Secretary

Evonite Smith, Executive Assistant  
Springfield Housing Authority  
(217) 753-5757 Ext. 206

## Emerging Leaders Representative

Grant A. Henry  
(217) 369-9126  
[grantahenry@gmail.com](mailto:grantahenry@gmail.com)

## Small Housing Authority Representative

Joie Edbrooke, Executive Director  
Piatt County  
103 West First Street - P.O. Box 200  
Hammond, IL 61929  
[Director.hapc@outlook.com](mailto:Director.hapc@outlook.com)

## Legislative Liaison

**VACANT**

## Illinois Association of Housing Authorities (IAHA) Representative

**IAHA President**



## ILNAHRO Board Members for 2023-2025

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**D**r. Jackie L. Newman is the Executive Director of the Springfield Housing Authority (SHA), which manages over 800 units of public housing and administers over 2,000 Housing Choice Vouchers. Under her leadership, SHA has self-developed over 140 units of affordable housing using a variety of financing methods and expanded and diversified its HCV program. Dr. Newman served as the Chief Executive Officer (CEO) of the Peoria Housing Authority from April 1, 2018 – June 30, 2022. PHA manages 800 units of public housing and administers over 2,000 Housing Choice Vouchers. Under her leadership, PHA developed Providence Pointe, which is 140+ units of affordable housing using a variety of financing methods.

Ms. Newman is actively involved in many local, statewide, and national initiatives, including serving on the boards of Housing Action Illinois; United Way of Central Illinois; Vice Chair of Chicago Federal Home Loan Bank Advisory Council; 1<sup>st</sup> Vice President of Illinois Association of Housing Authorities; President of the Illinois National Association of Housing and Redevelopment Officials (ILNAHRO), member of the Board of Governors for the National Association of Housing and Redevelopment Officials (NAHRO).

Jackie holds a Bachelor's degree in Management, a Master of Arts in Public Administration, and a Doctorate of Public Administration. Dr. Newman is a lifelong resident of the Springfield community, where she resides with her husband Roy of 32 years. In 2005 Jackie helped her husband found Fresh Visions Community Church. She is active in Delta Sigma Theta Sorority, Incorporated, and in various church ministries, as well as continuing her love for gospel singing through the gospel ministry group, Pastor Jerry Jones & The Fantastic Jones Family.



**A**lan Zais has worked over 30 years with public housing programs, now serving as the Executive Director of NIREACH (formerly the Winnebago County Housing Authority), the Boone County Housing Authority, and President of the Winnebago Homes Association, an affordable housing development agency, together serving approximately 2,000 families with \$160 million in redevelopment and new construction programs including HOPE VI, Low Income Housing Tax Credit, Rental Assistance Demonstration, and USDA rural housing. Ni ReACH is a member of the MTW Collaborative and the Council of Large Public

Housing Authorities.

He serves as the Illinois Governor's appointee to the Illinois Housing Development Authority's Affordable Housing Committee and the Illinois Reentry Task Force, the Past Chair of the NAHRO International Research and Global Exchange Committee, President of the North Central Regional Council of NAHRO and Senior Vice President of the Illinois Chapter of NAHRO, as well as the community boards of the RAMP CIL, Rockford Crimestoppers, and OSF College of Nursing. Alan holds a BA from Western Illinois University, an MPA through Walden University, and a Harvard University Kennedy School of Government graduate, Achieving Excellence in Community Development.





**J**eff began his journey in Housing in 2010, in Hamilton Canada with a multi-year project of business process reengineering and then implementing a new Housing Management platform. He moved to the USA in late 2012 and rejoined the housing space in the summer of 2013 as the head of NEC Software Solutions' North American business unit, overseeing customer support, implementation, and business development. Much of Jeff's time is spent supporting Housing across Canada at the Provincial and local level, Jeff also supports Criminal Justice, Public Safety, and Healthcare as the primary verticals of NEC. Jeff chairs the NAHRO National International Research and Global Exchanges Committee, as well as serving as VP International for the NCRC NAHRO Region. Jeff is also a member of the Chartered Institute of Housing and the Canadian Housing and Renewal Association.



**L**orraine Hocker has served as the Executive Director/Chief Executive Officer of the Lake County Housing Authority since 2018. She is responsible for the administration of over three thousand, five hundred affordable and low-income housing units throughout Lake County, Illinois. Consists of Housing Choice Vouchers, Special Voucher Programs, and 495 Public Housing Scattered Site units, (Seven (7) Senior/Disabled buildings, and approximately 160 Scattered Site units, which are in the process of Section 18 Demo/Dispo. She has more

than 23 years of affordable housing administration experience and has been a Licensed Real Estate Agent for eight years. Lorraine serves on various NAHRO Committees as well as participates in various housing and community organizations in the Lake/DuPage area. A Passion for Affordable Housing and Loves to travel! Lorraine received a B.S. in Management & working on her MBA/MPA @ NLU.



**R**on Clewer became a Market President for Gorman & Company in March of 2019. Prior to joining the Gorman & Company, he served as Chief Operating Officer of the Alliance for Strong Families and Communities, now Social Current, where he was responsible for operations of the National Operations Center in Milwaukee, WI and the Public Policy office in Washington DC. He was also charged with improving and advancing nonprofit human service sector outcomes through this strategic action network at a national scale.

He previously served as Chief Executive Officer of Rockford Housing Authority & Bridge Rockford Alliance, providing affordable housing, advancing workforce initiatives, and innovative supportive services to more than 7,000 families annually.

Ron has more than 20 years of leadership experience and over 17 years of multi-use real estate development and asset management experience. Ron has been instrumental in developing creative community-building initiatives across the midwest. He brings a vision and "can do" attitude to his work with a determination to merge the best practices for both private and public sectors. His passion lies in supporting quality; quality design, services and environments that cultivate and advance equity.

With a Business Management degree from Benedictine University, he has received numerous awards for his leadership approach, pioneering community and neighborhood visions, affordable housing planning and operations, and legislative advocacy.





**K**ate Brown, Vice President for Professional Development. Kate has extensive experience in affordable housing and community development projects, energy efficiency of buildings, leveraging multiple funding resources, interfacing with state, federal, and public housing officials, and technical assistance.



**J**oe Grisson, III is a dedicated husband, father, grandfather, and respected community-focused leader with over 20 years of active involvement in public housing. After entering the community, he quickly established himself as a valuable liaison between the City of Aurora, community organizations, and the Aurora Housing Authority.

Joe is a versatile professional with a background in human services and communications, along with an MBA and pursuit of a Master's in Public Administration & Leadership (MPAL). He began his career at Fortune 500 companies from 1992 to 2005 before transitioning to entrepreneurship. Deeply engaged in the Aurora and Kane County communities, he serves numerous boards, commissions, and panels, including Chairman of the Aurora Housing Authority since 2017, Advisory Board Member for the Aurora Interfaith Food Pantry, and Fox Valley Park District Commissioner. Joe also mentored middle school boys and organized programs for un-



**K**im Holman-Short has had a long and successful career in affordable housing, serving as the Executive Director of the Housing Authority of the City of Bloomington and the Housing Authority of McLean County. With 24 years of experience in that role, she has made significant contributions to these organizations and the communities they serve.

Kim's involvement and contributions to various organizations and committees are truly remarkable. Her dedication to the affordable housing sector is evident through her extensive service. She has served on the National Association of Housing and Redevelopment Officials (NAHRO) Board of Governors, Members Services Committee, Housing Committee, Steering Committee, and Housing América Campaign. Additionally, she has been a Past President for both the North Central Regional Council (NCRC) of NAHRO and the Illinois Chapter of NAHRO. She currently serves as Treasurer for IL NAHRO.

Kim's commitment to NAHRO is further demonstrated by her participation on NAHRO's Nominating and Election Committee and National Conference Planning Committee. In recognition of her outstanding service, she received the Charles A. Thompson Award for Distinguished Service by NCRC in 2010. As an Emeritus member of NAHRO and NCRC, her contributions continue to make a lasting impact.

In addition to her involvement with NAHRO, Kim has served on the Assisted Housing Risk Management Association and volunteered her time with organizations such as the United Way of McLean County and the Central Illinois Workforce Development Board. She has also been actively engaged with local boards and committees, including her work on the City of Bloomington Human Relations Commission.







**M**elissa Huffstedtler has served as Deputy Director of the Springfield Housing Authority since September 2005. Melissa started with the organization in 1999 as the Family Self-Sufficiency Coordinator. She briefly served as the Executive Director for Communities in Schools from 2002-2005 before returning to the SHA as Deputy Director in 2005. From 2018-2022 she served as Deputy Director of the Peoria Housing Authority through an Intergovernmental Agreement between the Springfield and Peoria Housing Authorities.

Melissa holds a Master's Degree in Social Work from the University of Illinois at Urbana- Champaign.

Melissa participates in a number of groups addressing poverty and homelessness. She serves on the YMCA Board of Directors and Heartland Continuum of Care Board and formerly served as Board Chair. She is an active member of the National Association of Housing and Redevelopment Officials (NAHRO), Illinois NAHRO and the North Central Regional Council of NAHRO



**D**eb Alfredson, Freedom of Information Act Officer has worked in the social service realm for over 15 years. Seeing that housing was a foundational issue in helping anyone. They needed a home to be able to create the stability to move through their other barriers. This experience made her passionate about affordable housing for everyone. She serve on the ILNAHRO Board of Directors as Vice-President of Housing and Poster Contest as part of her role as Deputy Director of Winnebago and Boone County Housing Authority.



**L**atina Faulkner born and raised in the vibrant city of Chicago, Illinois, I was intimately acquainted with the realities of public housing from an early age. Growing up, I had close family members who navigated the challenges of living in the Chicago projects, an experience that would deeply resonate with me throughout my life journey.

Following my academic pursuits, I embarked on a notable career with JP Morgan, dedicating over 12 years of my life to the financial sector. During my tenure with the company, I honed my skills in diverse areas, including meticulous reporting, rigorous quality auditing, efficient data entry, adept problem resolution, and the continuous quest for process improvement. My unwavering commitment, coupled with a knack for fostering a positive and motivated work environment, earned me recognition from management and colleagues alike. I was often viewed as an organized, team-oriented professional who was always eager to lend a helping hand and guide fellow team members.

My journey with the Springfield Housing Authority (SHA) began on July 1st, 2019, when I assumed the role of an Occupancy Specialist. My enthusiasm for learning and my dedication to the task at hand allowed me to excel rapidly in this position. I cherished the opportunity to assist families in their pursuit of safe and comfortable housing, an endeavor that perfectly aligned with SHA's overarching mission of "Changing Lives One Key at a Time." To my astonishment, my efforts were acknowledged, and I was awarded the Employee of the Quarter title for the first quarter of 2020. This marked the start of an exciting trajectory.

In June 2020, I embraced the role of Program Integrity Specialist, drawing upon my financial background to work with tax credit properties while continuing to serve families in public housing.



My commitment and contributions were recognized once more as I was honored with the title of Employee of the Year for 2020.

Driven by the desire to create a more profound impact on our community and its families, I decided to take on a new challenge and applied for the position of Executive Assistant. I knew that in this role, I could make a significant difference by leveraging my organizational skills and dedication to enhancing the lives of those around me. In August 2021, I was delighted to be promoted to the position of Executive Assistant to the Director, Jackie L. Newman. This role resonates deeply with me, as I am wholeheartedly devoted to making the lives of those around me more manageable and efficient. Just as I take pride in lightening the load for my loved ones, I approach my work with the same level of dedication, trust, and dependability.

In my current role as the HCV Manager, I have enthusiastically embraced responsibilities that include overseeing performance evaluations, coordinating program activities, upholding stringent standards, managing personnel allocation, assisting in recruitment, conducting employee training, addressing personnel issues, and recommending and implementing corrective action plans.

Outside of the professional realm, my time is dedicated to nurturing my cherished Five-year-old, who remains the light of my life. My family is my rock, and they have been instrumental in helping me realize my purpose. The love and positivity that my family brings to my life is something I can't help but share with everyone I encounter. My sincere desire is to see all of us succeed, and I am unwavering in my commitment to making that a reality for both my family and the community I serve.



**G**rant Henry attend Moody Bible Institute, where I am pursuing a degree in nonprofit management. I have a deep-seated interest in housing because I recognize its irreplaceable value and importance in the holistic wellness of communities and through being exposed to the industry partially through my grandfather, I realized how passionate I am towards low-income housing and how pertinent it is throughout the United States. Moving forward I intend to strive towards a MPA and a career full of helping people intend to be known for my dedication, professionalism, and passion. Additionally I was involved in the IHC Emerging Leaders internship program where I grew in my affordable housing experience through the Springfield Housing Authority.



**E**vonite Smith, is the Executive Assistant to Springfield Housing Authority's Executive Director, Dr. Jackie L. Newman. She has a passion for helping individuals and families get connected to stabilizing and supportive resources, previously working at Central Counties Health Centers in Outreach and Enrollment. Mrs. Smith was an integral part of the 2023 ILNAHRO Conference planning committee, celebrating the organization's 85<sup>th</sup> year of advocacy for public housing authorities in Illinois.

Alongside her husband, Pastor Ricky Smith, spiritual mentorship and ministry hold primary importance in her life, overseeing the Music Department and Women's Ministry at their church, Worship Deliverance Praise Tabernacle. She looks forward to the year ahead, serving the affordable housing community as Secretary of the ILNAHRO Board of Directors.



**J**oie Edbrooke, Executive Director of the Housing Authority of Piatt County, will serve as the Small Housing Authority Representative.







# 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.**

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# 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               |
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Banner Logo Link

\$100.00

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

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

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Print our ad in the following newsletter issues (circle)

January

February

March

April

May

June

July

August

September

October

November

December



# In the spotlight

## 2023 Illinois NAHRO conference Highlights



Left to right: NAHRO President George Guy, HUD PIH Director William Dawson III, Executive Director Springfield Housing Authority Dr. Jackie L. Newman, VP Executive Director Winnebago and Boone Housing Authority

ILNAHRO hosted its annual conference August 9th-11th, in Springfield, IL. This conference brought together leaders and industry experts in the Affordable Housing arena, making the conference a perfect platform to learn and share. The topics of the conference included Public Housing and HCV Rent Calculation with HOTMA Updates, Nspire, Federal & State Legislative Updates, Adverse Childhood Experience Trauma Informed Care, Illinois Justice on Criminal Data Reporting, and much more. This conference truly reflected the current trends and new approaches to our processes that will help assist the families we serve.

**We would like to thank the IL NAHRO board for their tireless efforts to organize all the sessions and tracks. We would also like to thank all of the sponsoring organizations and the speakers who took time out from their busy schedule to present. Lastly, we would like to thank all of the conference participants who are the foundation of this conference.**





# Highlights from ILNAHRO Conference



*Left to Right: NAHRO President George Guy, HUD PIH Director Will Dawson, Emerging Leader Henry Gant, Executive Director Springfield Housing Authority Dr. Jackie L. Newman, and VP Executive Director Winnebago and Boone Housing Authority Alan Zais*



*Left to Right: HUD PIH Will Dawson , Conference Attendee Christine Pryor, Executive Director Springfield Housing Authority Dr. Jackie L. Newman , HUD Regional Administrator Diane Shelly, VP Executive Director Winnebago and Boone Housing Authority Alan Zais*



*Left to Right: Commissioner Dr. Grant G. Henry and Emerging Leader Grant Henry*



# 2023 NATIONAL CONFERENCE & EXHIBITION

## Highlights



### ILNAHRO MERIT AWARDS

#### Community Revitalization

##### *Beautifying Collier Gardens' Walls*

Northern Illinois Regional Affordable Community Housing's resident led community project – Beautify Collier Gardens' Walls consist of nature-based murals at the end of each wing in the apartment complex, for a total of 10 murals. The goal of this project was to bring color to the walls and create a more inviting and warmer environment for our current and new residents

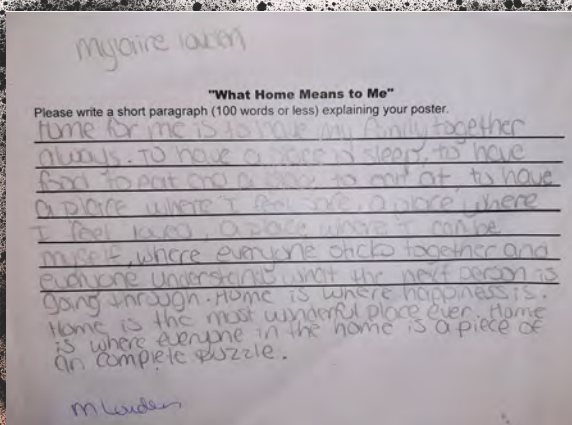
#### Resident and Client Services

##### *Wellness and Telehealth Room*

Northern Illinois Regional Affordable Community Housing, built and equipped a private, safe space for residents to meet with their healthcare providers via telehealth and in person. Most of the residents lack the necessary computer skills to be able to do this on their own, in their own living spaces, and less than 50% of the residents possess a valid driver's license or vehicle.

## “What Homes Mean To Me”

### Poster Contest



*Myaire was one of the winners from NiReach*

*Held in New Orleans, LA*





# WHAT'S NEW!



Poplar Place, a local community on the east side of Springfield, is getting a \$44.8 million investment from a Chicago-based construction company.

Originally constructed in 1950, the community spans 23 acres. The redevelopment plan will preserve and modernize 100 affordable housing apartments including 50 single-family and 25 duplex homes.

Rehabilitation of Poplar Place builds on the mission to preserve and improve affordable housing. Poplar Place renovation is a team effort that's including The City of Springfield, IDOT, Springfield Housing Authority, SHA's Not-for-Profit and the Capital City Coalition.

Reconstruction will be done in phases in order to make the transition for residents as easy as possible.



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 [evonites@sha1.org](mailto:evonites@sha1.org) Your Housing Authority can be featured in a future IL NAHRO newsletter.







## RENEWABLES WORLDWIDE

Renewables Worldwide is a veteran owned and operated procurement company, which specializes in helping LMI housing providers benefit from state and local incentives to reduce their annual electric costs.

- Approved Program Marketer for the IL Solar for All program.
- Members of PHADA.
- Members of the New York State Association for Affordable Housing (NYSFAH)
- Sponsors of IL NAHRO & IL Association of Housing Authorities (IAHA)
- Educates on savings opportunities created by the IL Solar For All Act (ILSFA), Investment Tax Credit (ITC), and Inflation Reduction Act (IRA).
- Manages and conducts a free RFP , for affordable housing providers, to create a competitive environment.
- Nationally recognized LMI procurement specialists that works with many of the top providers. •Has consulted for Dr. Charles Marshall, Director of the Energy Branch at the U.S Department of Housing and Urban Development (HUD).
- Our Procurement procedure is HUD compliant.
- Helps obtain HUD compliant agreements for PHAs looking to apply for the Rate Reduction Incentive (HUD Form 52722), and for PHAs with existing Energy Performance contracts (EPCs).

“PHAs are always in need of reducing costs and balancing their budget, and we found the community solar savings to be a simple yet impactful way of doing so. I highly recommend the community solar program and working with Renewables World wide's team to any organization considering this opportunity.” -Clifford Scott, Executive Director, Niagara Falls Housing Authority, NY

“Members of our association that have engaged Renewables Worldwide to assist them in accessing Community Solar energy and pricing, have expressed the quality of advice and technical support received from RW... they have also been available to our Legislative Committee to offer advice and support...” -Larry Vetter, Executive Director, New York State Public Housing Authorities Director’s Association (NYSPHADA)

Chad M. Whittaker, Juris Doctor  
Chief Strategy Officer & Policy Analyst  
[cwhittaker@renewablesworldwide.org](mailto:cwhittaker@renewablesworldwide.org)  
603-557-5564





## Remembering Our Colleague

Decatur Housing Authority CEO Passes Away – ILNAHRO



Terri Lee Goodman  
July 3, 1957 - July 24, 2023

DECATUR - Terri Lee Goodman, 66, of Decatur, passed away peacefully Monday, July 24, 2023, surrounded by her family.

A memorial gathering will be held from 4:00 - 6:00 PM, Monday, July 31, 2023, at Brintlinger and Earl Funeral Home, Decatur. The family requests casual attire for the gathering. There will be a private family graveside service.

Terri was born July 3, 1957, in Decatur, the daughter of Duane and Betty (Provin) Harford. She married Barry Goodman on June 29, 1985.

Terri began her work career at the age of 15, working at Dupont's Market and then worked at various jobs in Decatur. She then began working for Decatur Housing Authority where she worked for over 30 years, working her way up to Executive Director. She enjoyed going to her son's sporting events, traveling - especially to beaches, reading, and her dogs: Izzy, Mia, and Miss Lexi, and granddogs: Remi and Fenway.

Terri is survived by her husband of 38 years, Barry; son, Tory Goodman (McKenzie) of Fredericksburg, VA; brother, Kevin Harford of Decatur; brother-in-law, Ray Goodman (Jayne) of Clearwater, FL; and nephew, Craig (Kayla) of Clearwater, FL.

She was preceded in death by her parents; and in-laws, Tom and Enid Goodman.

Condolences and memories may be shared with the family in care of Brintlinger and Earl Funeral Homes at [www.brintlingerandearl.com](http://www.brintlingerandearl.com).

**Published by Decatur Herald & Review on July 27, 2023.**





## Hawaii Health Officials Warn Volcanic Smog Known as Vog Has Returned During Latest Eruption

**HONOLULU (AP) —** The latest eruption of a Hawaii volcano isn't threatening any infrastructure but health officials are warning the public about air-quality hazards from volcanic smog known as vog.

Kilauea, one of the most active volcanoes in the world, began erupting. Scientists downgraded its alert level, saying there was no threat of significant ash emission into the atmosphere outside a limited area within Hawaii Volcanoes National Park.

State health officials said the eruption brought vog to some parts of the Big Island, causing poor air quality.

Volcanic smog, or air pollution, is created by vapor, carbon dioxide and sulfur dioxide gas released from Kilauea.

The gases are present in their highest concentrations in the immediate area around the summit crater or vents. But they also combine with other particles to form vog, which can spread across the Big Island and even waft over to the state's other islands.

Vog can give healthy people burning eyes, headaches and sore throats. It can send those with asthma or other respiratory problems to the hospital.

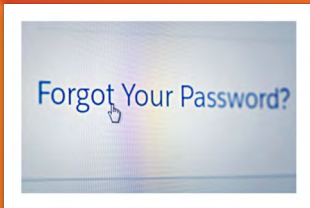
The health department's [air quality map](#) showed Pahala, downwind of Kilauea's summit, as "unhealthy for sensitive groups."

Big Island Mayor Mitch Roth was driving to that part of the island for a series of meetings. Residents in Kau, the island's southern district, are used to dealing with vog, Roth said, but reminded visitors, especially those with breathing issues, to be mindful.

"The vog a lot of the time will go around Kau and come up to the Kona side," he said.







# Unlocking the Benefits of Password Managers: Say Goodbye to the Password Struggle

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Chances are, you've experienced the *password struggle* in the last month. For many, the struggle is weekly.

How many times have you faced the frustration of forgetting your password, only to embark on a tiresome journey of resets and account recovery? We've all been there, grappling with the exasperating dance of re-setting passwords. In a customer survey conducted by Entrust, a global firm specializing in digital security, 51% of respondents reset a password once a month or more frequently because they can't remember it, while 15% reset a password at least once a week.

With more digital services available than ever, it's unsurprising that many of us struggle to recall an ever-growing inventory of login credentials.

But fret not, for there's a simple and effective solution to bid farewell to these password predicaments—the password manager.

## What is a password manager?

A password manager is a software tool or application designed to securely store, manage, and organize passwords for various online accounts and services. Users create a master password or use a biometric authentication method (e.g., fingerprint or facial recognition) to access a larger library of complex passwords. A password manager's primary function is to help users generate strong, unique passwords for each of their accounts, store these passwords in an encrypted database, and then automatically fill in login credentials when needed. Password managers can also offer additional features such as password strength analysis, multi-factor authentication, secure password sharing, and the ability to store other sensitive information like credit card details and personal notes.

## So, are password managers a secure and efficient means of safeguarding your passwords?

## Should housing organizations require that employees use a password manager?

We ran these important questions by HAI Group's in-house Information Security Manager, Mike Konopka, a CISSP-certified cybersecurity professional.

In this blog, he examines the advantages of utilizing password managers over conventional methods of password storage, outlines best practices for employees interested in implementing them in a professional setting, and highlights essential factors to consider when choosing a password manager.

Furthermore, he delves into the potential vulnerabilities and constraints associated with browser-based password management, offering insights into the continually evolving realm of digital security.

## Should employees be expected to purchase and use a password manager?

While good cybersecurity hygiene is everyone's responsibility, Konopka noted, the responsibility to provide a password manager—as with any software serving a business need—rests with the organization, provided the organization recognizes a business need.

"I strongly encourage the use of a password manager over other methods of password recordkeeping, such as in a digital document or (shudders) sticky note," Konopka said.

Password managers encrypt passwords, making it extremely difficult for unauthorized users to access



sensitive information. Sticky notes and digital documents are much less secure, as anyone with access to your physical workspace or computer can potentially view your passwords.

### **"How should organizations evaluate what password manager to purchase? What are some key features to look out for?"**

"While there are a fair number of password managers to choose from, organizations should consider their own unique requirements," Konopka said.

These requirements include elements such as trust and confidence in the solution provider, strong encryption of all user data, a zero-knowledge model (i.e., the vendor has no access to a user's unencrypted data), ease of use, features and capabilities, cost, and available support options.

"Useful features to consider that are available in many prominent solutions include variable password generation, storage of browser-based and application-based credentials, password sharing with trusted contacts (e.g., colleagues or family members), and data import/export capabilities," Konopka said. "Check online reviews and be sure to only evaluate well-established vendors with mostly positive reviews."

Many password manager providers offer a limited capability free version, he noted, but even these free versions may be robust enough for some users. Understanding your organization's requirements and learning the difference between the free and paid versions to make an informed decision may save you some money.

### **If an organization doesn't require or provide a password manager, should employees be allowed to use their own for work-related applications?"**

"The best 'best practice,' as it applies to any software use, is for employees to follow their organization's policies and seek approval for installation or use," Konopka said. "Employees should never be allowed to install software without prior approval."

By requiring prior approval, your organization can assess the password manager's compatibility and compliance with relevant policies and regulations. Installing unvetted software can also lead to security vulnerabilities. Malicious software can compromise an organization's overall cybersecurity posture.

Password managers are designed with strong security measures to protect your stored passwords and sensitive information, but like any software or service, they are not completely immune to hacking.

"There's an inherent risk in virtually everything we do, including using password managers," Konopka said. "However, foregoing a password manager can create even greater risks, such as insecure password storage, overly simple and easily guessable passwords, and reused passwords, all of which contribute to the potential for credential compromise."

The risks associated with password managers can be largely mitigated by good cybersecurity hygiene.

"Choose a strong and unique master password to protect your password storage," Konopka said. "Ensure that the password manager supports multi-factor authentication, and be sure to enable it. Select a trusted password manager with a good track record of providing strong and complete security. Taking these simple steps will significantly mitigate any risk of using a password manager."

### **Are browser-based password managers, such as those offered in Chrome and Edge, a good option for password storage?"**

"While browser-based password managers are convenient, they're not considered equal to a dedicated password manager," Konopka said. "Perhaps the greatest risk of a browser-based password manager is that if a malicious actor is able to compromise the user's browser profile, the credentials saved to the browser may be exposed."

This is particularly concerning for individuals using other services available from the browser, namely email, as phishing is the number one vector for credential theft, Konopka added.

**USE STRONG PASSWORDS...**

**Make your passwords:**  
**Long:** At least 16 characters  
**Complex:** Use upper and lowercase letters, numbers and symbols  
**Unique:** Use a different password for each account

**...AND A PASSWORD MANAGER**

**Password managers can**

- Store all your passwords
- Tell you when you have weak or re-used passwords
- Generate strong passwords for you
- Automatically fill logins into sites and apps



This is particularly concerning for individuals using other services available from the browser, namely email, as phishing is the number one vector for credential theft, Konopka added. Browser-based password managers don't always have encryption strength comparable to dedicated solutions, or offer some of the required or desirable features previously discussed.

### **Are there safe credential management options besides password managers?**

According to Konopka, in a work environment, single sign-on (SSO) is the "holy grail of credential management."

"SSO allows authorized users (e.g., employees and contractors) to access resources—often seamlessly—with a single identity and enables the organization to control user access across network resources using a consolidated identity provider," Konopka explained.

SSO simplifies the user experience by eliminating the need to remember multiple usernames and passwords for different services. It also provides organizations with centralized control over user access, making it easier to manage and secure their digital resources.

"Where SSO isn't an option, a password manager is the solution," Konopka said.

### **Are there any other password best practices for housing organizations to consider?**

Strong passwords are long, complex, and unique, according to Konopka.

The U.S. Cybersecurity Infrastructure Security Agency recommends passwords of at least 16 characters. A complex password generally includes at least three of the four following elements:

- Uppercase letters
- Lowercase letters
- Numbers
- Special characters

A unique password is only used for a single resource. As is often the case, it's critical to keep your work life and personal life separate.

"Never use the same passwords between work and personal accounts," Konopka said, adding that he prefers passphrases over passwords.

"Passphrases are inherently longer but easier to remember while still being complex and unique."

### **Passphrase examples (don't use these, they're just for inspiration):**

- ILIkElceCreamOnAnyDayThatEndsIn"Y"LOL!
- WhoElseThinksThe4thofJulyisthebestHoliday?
- WeReallyenjoyedVisitingCancun,mexicoIN2019.

Whether you're using a password manager at home or at work, consider using a passphrase for master access.

"Take advantage of the auto-generated passwords function available in a password manager to create long and complex passwords that are unique to each resource but all organized and accessible with your master passphrase," Konopka said.

**Bottom line: While the *password struggle* is a common challenge, adopting a password manager offers a practical and secure solution.**

Password managers simplify the online experience and significantly enhance digital security. By following best practices and making informed choices, you can ensure your online profiles at work and home are more secure and convenient than ever before.







## Federal Housing Administration Helps Over 765,000 Families Buy Homes and Maintains a Strong Insurance Fund

*Annual Report to Congress for fiscal year 2023 highlights impact of insurance premium reduction, assistance for approximately two million struggling homeowners, and a well-capitalized Mutual Mortgage Insurance Fund.*

**WASHINGTON** - The Federal Housing Administration (FHA) published today its [annual report](#) to Congress describing the work of its Single Family mortgage insurance programs in fiscal year 2023 and the performance of the FHA Mutual Mortgage Insurance Fund (MMI Fund) which supports that work. Despite challenges in the housing market, FHA facilitated access to mortgage credit for more than 765,000 homebuyers and homeowners, including more than 33,000 seniors who obtained a Home Equity Conversion Mortgage (HECM) during the fiscal year.

“Purchasing a home is the cornerstone of the American dream, yet it remains far too out-of-reach for many Americans,” **said HUD Secretary Marcia L. Fudge**. “I am pleased to announce that in 2023, we helped hundreds of thousands of people enter the housing market, enabling entirely new futures for them and their families.”

Additionally, the annual report shows that FHA maintains a strong, well-capitalized insurance fund. As of September 30, 2023, the MMI Fund maintained an overall capital ratio of 10.51 percent. This represents a slight decrease of only 0.6 percentage points from the previous year. The total capital in the MMI Fund actually increased by \$3.6 billion, reaching over \$145 billion by the end of the fiscal year, compared to fiscal year 2022. Additionally, FHA’s serious delinquency rate, the percentage of mortgages in its portfolio that are 90 or more days delinquent, was 3.93 percent at the end of fiscal year 2023, similar to the rate prior to the onset of the COVID-19 pandemic.

“I’m proud that FHA delivered real solutions this past fiscal year, including a reduction in our mortgage insurance premiums and policy and programmatic changes that expanded access to affordable mortgage credit,” **said Assistant Secretary for Housing and Federal Housing Commissioner Julia Gordon**. “Fiscal year 2023 was a difficult year for homebuyers and the professionals who serve them, and FHA’s exceptional team worked hard to support underserved borrowers and communities as well as our business partners in the mortgage and real estate sector.”

The report highlights FHA’s important role in serving populations not adequately served by the private mortgage market. More than 82 percent of FHA purchase mortgage insurance endorsements in fiscal year 2023 went to first-time homebuyers. And as in past years, the share of FHA’s total endorsements that went to borrowers of color significantly exceeded that of other market participants. According to the most recent data available, the percentage of FHA’s volume comprised of mortgages made to Black borrowers was triple the rate of the rest of the market, and for Hispanic borrowers it was double. Finally, according to calendar year 2022 data, close to half of all rural homebuyers who obtained low down-payment mortgages obtained mortgages insured by FHA.

The ***Annual Report to Congress Regarding the Financial Status of the Federal Housing Administration Mutual Mortgage Insurance Fund for Fiscal Year 2023***, and the fiscal year 2023 actuarial reviews of the Forward and Home Equity Conversion Mortgage portfolios are available on HUD.gov.

For highlights from the 2023 report, including key data points, findings, and statistics, see the fact sheet.



HUD's new housing inspection approach, under development, that prioritizes health, safety, and functional deficiencies over those about appearance. NSPIRE is a single inspection standard for all units under the Public Housing, HCV, Multifamily, and Community Planning and Development (CPD) programs. NSPIRE's focus is on the areas that impact residents the most, such as the dwelling unit. This model includes objective and clearly stated standards, value-added inspection protocols, and scoring elements that are more defensible and less complex.



**NSPIRE** is intended to better identify public housing agencies (PHA) and property owners and agents (POA) that are not adhering to minimum compliance standards by:

- Establishing objective, well-defined deficiency definitions developed, tested, and validated in a rigorous collaboration with stakeholders such as PHAs, POAs, resident groups, public health experts, and academics during the NSPIRE Demonstration;
- Requiring properties to complete and submit their annual self-inspection results electronically;
- Incorporating less complex inspection protocols using indicators aligned to quality;
- Reducing the number of inspectable areas at properties to simplify the process and reduce administrative errors related to deficiency misclassification by regrouping the inspectable items into three categories from five—note that this only changes the grouping of inspectable items; it does not change which items are being inspected;
- Deliberately grouping deficiencies into one of three categories;
- Identifying all health and safety (H&S) deficiencies; and
- Adopting a new scoring model that places emphasis on the residents' homes.

The **NSPIRE** Model has three major components: (1) Three types of inspections, (2) three categories of physical deficiencies, and (3) three inspectable areas.

The three types of inspections include self-inspections (see Self-Inspection); **NSPIRE** inspections (see NSPIRE Inspection); and **NSPIRE** Plus inspections (see NSPIRE Plus Inspection). Note that the Housing Choice Voucher program is only required to have **NSPIRE** inspections.

The three categories of deficiencies are health and safety; function and operability; and condition and appearance, with each category ideally resulting in emergency work orders, routine work orders, and other maintenance respectively.

The three inspectable areas are Inside, Outside, and Unit. "Inside" refers to all common areas and building systems (e.g., HVAC) located inside a building, but not within dwelling units. "Outside" refers to the building site, the building envelope, and any building systems located outside of the building or unit. "Unit" refers to the interior of an individual residential unit.

The transition to these three major components will decrease inspection complexity, simplify the scoring model, and increase consistency in the way the standards are interpreted and protocols are applied during an inspection.



# *The Problem With Pests May Be in Parisian Heads, Not Their Beds*

Exterminators in France are playing the role of therapist to an anxious post-pandemic population that they say is panicking over recent bedbug outbreaks.



*Emilie Gaultier, co-owner of Dogscan, a French canine bedbug detecting company, with her dog Rio during a visit to a client in Paris this week. Credit...Dmitry Kostyukov for The New York Times*



By [Catherine Porter](#)  
Reporting from Paris

The owners were convinced they had been infested by bedbugs again.

They stripped their house of every piece of clothing, every last picture frame, every book and children's toy where a bedbug might hide and stuffed it all inside garbage bags to be stored outside, in a tent in their back yard in a village an hour east of Paris.

As soon as they returned from work or school, they pulled off all their clothing in the garage and bundled it directly into the washing machine set for a bedbug-destroying 140 degrees Fahrenheit (60 degrees Celsius), before stepping foot inside the house.

They hired professionals to spray all their furniture and surfaces with a bug-killing chemical.

And then they called for a bedbug sniffing dog and its expert handler to assure them that all their efforts had paid off.

"They are paranoid now," said Emilie Gaultier, co-owner of Dogscan, a French canine bedbug detecting company that has been inundated with messages from panicked residents over the past few weeks.

Her dog Rio toured all three floors of the empty house and never once told her he smelled one of the small bloodsucking bugs, by putting his paws on her waist and then sitting down. That meant either all their efforts had worked, Ms. Gaultier determined, or had been an manifestation of extreme anxiety. She thinks they probably didn't have an outbreak in the first place.





Bedbugs are [crawling across](#) [are infesting French minds](#), up modestly in Paris, experts try over them far outpaces

Social media transmitted vid-trains and subways. The topic sion and newspaper pages. held news conferences. The Jean-Michel Bérenger, who southern France into a bug

Yet, as the phones of special-tion services have been ring-don't even have bedbugs.

"I've never seen a panic like swering the phone from the tion agency ATN in eastern the calls to exterminators are thing that "has nothing to do

Some 12 schools reported bed Ministry of Education, out of country.

The estimated number of calls 9.7 percent over the past year, ing to figures from the national pest control trade association. But that jump comes as travel has increased since the end of the Covid pandemic, experts say, so a boost would be expected.

"There is a real psychosis," said Mr. Bérenger, an entomologist at Mediterranean University Hospital Infec-tion Institute in Marseille, where he has been studying — and breeding — bed bugs for 10 years. "This is the first time people have called to ask me to come to their home to check for bedbugs when they haven't been bit-ten, they haven't traveled, but they are afraid they have them since they saw things on the internet."

Commonplace before World War II, bed bugs were all but eradicated by DDT — the deadly synthetic insecti-cide that was banned in the United States and France in the 1970s because of its persistent toxic effects on an-imals and humans. The flat brown bugs, which are the size of an apple seed and feed on human and animal blood mostly at night, made a comeback worldwide in the 1990s, propelled by pesticide resistance, the uptick of secondhand shopping and international travel.



Dmitry Kostyukov for The New York Times

*Rio indicates bedbugs by putting his paws on Ms. Gaultier's waist and then sitting down..*

[Parisian sheets and chairs, and they](#) While the number of pests may be say, the explosion of national anxie-their growth.

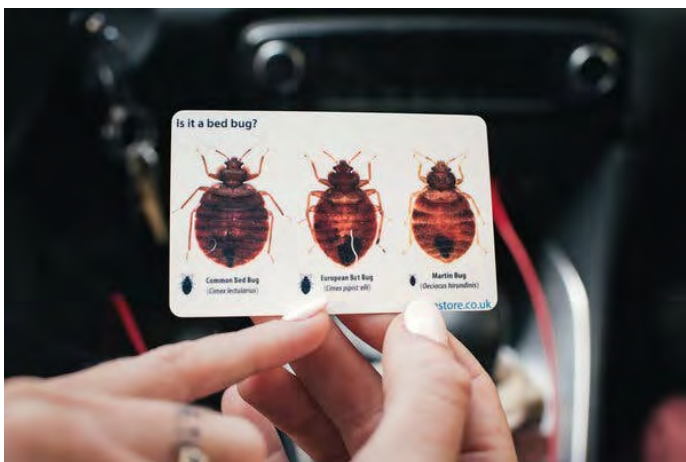
eos of them in Parisian cinemas, has proliferated across radio, televi-Politicians have made speeches and country's leading bedbug expert, has converted his basement in lab, has become a household name.

ized bedbug detectors and disinfec-ting incessantly, some of the callers

this," said Thibault Buckley, an-office of the bedbug canine detec-France. As many as two-thirds of from people who have seen some-with a bedbug," he said.

bugs last week, according to the almost 60,000 schools across the

to exterminators has increased by to 1,095,000 from 997,900, accord-



Ms. Gaultier with a card that shows different kinds of bedbugs.Credit...Dmitry Kostyukov for The New York



Test tubes containing bedbugs for training Rio.Credit...Dmitry Kostyukov for The New York Times





“Population movement is favorable to bedbugs. They don’t fly, they don’t jump, they move with us,” Mr. Bérenger said.

In 2020, the national government set up a bedbug hotline and [online information campaign](#) that helped people diagnose and solve the problem. It also began a national study, which was [released in July](#), revealing that an estimated 11 percent of French households were infested by bedbugs between 2017 and 2022.

Over the past decade, calls for detection and treatment — and accompanying news stories — have peaked in the fall, soon after “la rentrée” — the regular French return home after August vacations, often with bedbugs inconspicuously stowed in their luggage, Mr. Bérenger said.

This year, the combination of the study’s release, politics and the breathless media cycle has magnified the issue, he theorized.

“There’s a media frenzy,” said Mr. Bérenger, adding that his daily calls from journalists have turned to the obscure or hyper-specific, as they hunt for new takes on a story that has been exhausted. “Someone just called me to talk about essential oils.”

The coronavirus pandemic changed things, too. The thought of picking up a bug in a public place and bringing it home rubs a raw nerve .



*Ms. Gaultier and Rio after visiting a client in Malakoff, near Paris. Credit...Dmitry Kostyukov for The New York Times*

Ms. Gaultier and Rio after visiting a client in Malakoff, near Paris. Credit...Dmitry Kostyukov for The New York Times

“It’s true that the home has truly become the last fortified castle. The bed and bedroom are truly the last bastion of people’s home. And it’s true that bedbug infestation is very, very upsetting,” Mr. Buckley said.

“You can be infested with fleas, lice, mites, but bedbugs come and bite you at night while you sleep,” he said. “It perhaps brings back childhood nightmares — it’s a vampire that’s coming.”

Ms. Gaultier has a different theory. She runs Dogscan with her older sister Julie, who brought an American dog trained to detect bedbugs to France in 2010, after reading in The New York Times about their detective roles during an outbreak in New York City. Over years, the women have found their jobs often veering into life coaching and therapy.

Bedbugs, Emilie Gaultier says, draw deeper problems to the surface and become their focus and symbol. She has worked with many couples for whom bedbugs were the final straw to break their unhappy marriages. Many women disclose they are in abusive relationships while she and her dog Rio search their homes, she says.

“One day, a lady said, ‘If I have bedbugs, I’m jumping out the window,’” said Ms. Gaultier, walking Rio, a ginger Portuguese Podengo she adopted after he followed her for two days along a hiking trail.

For people who are already very unsettled, she said, “bedbugs eat at their fragile mental states.”

“Bedbugs have this magic ability to take any baggage or anxiety you have and focus it,” she said. “They become the tip of the iceberg.”

The hysterical action she has witnessed over the past couple of weeks — from tearful would-be clients — is a collective outpouring of anxiety over many unresolved social crises the country has faced over the past three years. She cited the Yellow Vest protests, the pandemic, the Russian invasion of Ukraine, the French government’s unilateral decision to hike the age of retirement despite massive protests and the current increase to the cost of living.

“All of the anxiety of all of the years that these social crises have been happening are coming up,” she said. “And it’s becoming bedbugs.”





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## DEI and Community Readiness Series

Interactive Zoom Meeting

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**Description:** *Are you wondering “what’s next” for your organization’s Diversity, Equity and Inclusion efforts?*

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This is a 3-part series so [you’ll want to attend!](#)

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2. Assessing Readiness
3. Creating Diversity Statements that Make a Difference.

This training was made possible by a grant from the Wells Fargo, which allowed NAHRO to conduct research to learn more about the information and training needs of housing agencies in the vital sphere of diversity, equity and inclusion.

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# Public Housing in Pike County to be sold off, demolished!

BREAKING NEWS

By Clare Edlund

Published: Sept 5, 2023 at 6:49PM CDT

## PIKE COUNTY, Ill. (WGEM) - Officials in Pike County will soon scale back on public housing units, but in a time where affordable housing is in demand, how can this be?

Chris Bruns, the Pike County Housing Authority's executive director said over the past 3 years, they've averaged about 40 vacancies per month. Those 50-year-old units will soon get sold or knocked down. He said they plan to sell off their 18 units in Baylis and Perry because it's a challenge to find renters who want to live there"

Baylis is even more challenging because there's no city sewer system," Bruns said. "So we have to maintain our own wastewater treatment in the facility and all of that on top of managing low income units, which is not very common in public housing authorities."

Bruns said they plan to demolish two buildings in the complex Landess Terrace in Pittsfield, with the possibility to knock down more if needed. "When the PCHA was developed, they put together an extraordinarily large number of one-bedroom units across the county," Bruns said. "So out of our 228 units, we have 171 one-bedroom units. With Pittsfield all of those units are one-bedroom units that we would consider to demolish just because we have too many of them."

Bruns said PCHA lost \$120,000 in their federal funding because of all of the vacancies they have. He said people who still live in a building adjoined with those vacancies will get a tenant protection voucher. That's so they can get an affordable housing unit with a private owner which could even mean staying in their own unit.

Bruns said if demand is high enough, they may apply for a tax credit program, which would allow them to build the more desired single family units. He said those tenants could potentially buy and own those homes too.



# 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. 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.**

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—

**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."

"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.

### '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. Regu-

lar 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.

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.

## 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..

### **3. 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."





Hello Members,

It's that time of year! We invite you to consider renewing your membership with the Illinois Chapter of NAHRO or becoming a new member. Your decision to join or renew supports our shared mission of achieving excellence in public and affordable housing, as well as community and economic development.

In a time when our agencies face economic challenges, you might wonder, "Why Membership?" Your ILNAHRO membership provides valuable benefits:

- ◆ **Training and Networking:** Our annual conference and year-round Training Center offer cutting-edge training opportunities.
- ◆ **Legislative Advocacy:** We provide support and resources for issues affecting affordable housing, helping shape public policy.
- ◆ **Informational Resources:** Stay updated with our monthly newsletter, email blasts, and the latest legislative developments.
- ◆ **Resident Recognition:** We annually celebrate resident accomplishments.
- ◆ **Members-Only Discounts:** Benefit from exclusive training discounts and more.
- ◆ **Membership Period:** October 1, 2023, through September 30, 2024

If you're not a member yet, this is your chance to join forces with other PHAs and CD organizations. Please consider becoming a member this fiscal year, as exciting opportunities lie ahead in "Building Communities Together—Through Affordable Housing."

Renew or join today by completing the attached form and sending it with payment to Evonite Smith, Executive Assistant, Springfield Housing Authority, 200 North Eleventh Street, Springfield, Illinois 62703. This ensures your membership benefits start promptly.

Should you have any questions or need assistance, please don't hesitate to reach out. We're here to serve you at any time.

Thank you for your ongoing support, and we look forward to welcoming you as a member or renewing your membership.

<http://www.ilnahro.org/documents/membershipLetter.pdf>



# MEMBERSHIP APPLICATION / RENEWAL FORM

## Illinois Chapter of NAHRO

(Please Print or Type All Information)

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

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

|         |  |       |  |
|---------|--|-------|--|
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| E-mail: |  | Name: |  |
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| E-mail: |  | Name: |  |
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**Type of Membership (Check one or both):**

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| <input type="checkbox"/> | <b>Agency (\$75.00) from October 1, 2023 to September 30, 2024</b>     |
| <input type="checkbox"/> |  |
| <input type="checkbox"/> | <b>Individual (\$25.00) from October 1, 2023 to September 30, 2024</b> |
| <input type="checkbox"/> |  |

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

Public Housing/Section 8     
  Vendor/Supplier     
  CDBG (other government agency)

Commissioners     
  Affordable Housing     
  Other Affiliated Member (specify): \_\_\_\_\_

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

**Mail to:** Dr. 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)

A still life arrangement for Thanksgiving. In the center is a lit orange candle with a bright flame. Surrounding it are several pumpkins and gourds in shades of orange and yellow. There are also clusters of red berries and large, dried autumn leaves in various colors like yellow, orange, and brown. The background is dark, making the warm colors of the objects stand out.

*Have a  
Happy & Blessed  
Thanksgiving Day!*

