



FLORIDA ASSOCIATION OF HOUSING AND REDEVELOPMENT OFFICIALS

May/June 2018

President's Message

Speaking As One

FAHRO members let their voices be heard regarding FAHRO's rent reform proposal at the NAHRO Washington Conference. We had great representation on Capitol Hill ... a cross section of executive directors, staff and commissioners ... from agencies of all sizes throughout our great state, all with a unified voice.

Thank you to Scott Keller, FAHRO's federal government affairs consultant, and William Russell, chairman of the FAHRO Advocacy Committee, for spearheading the Florida Caucus during the conference, and for inviting a special guest to speak to our group, Mr. Jason Woolwine, professional staff with the Senate Appropriations Subcommittee on Transportation, HUD and Related Agencies. I've included photos from the conference in this edition of the EAHROgram ... enjoy!

Next month we come together for our annual Executive Directors' Forum

and Florida Housing Summit. Please mark your calendars and make plans to join us if you haven't done so already. Registration is open! And don't forget FAHRO's Annual Convention and Trade Show in August! 🕋

See you soon, Debbie



Debra Johnson

Wyndham Grand Jupiter at

Harbourside Place Jupiter, Florida

June 6-8, 2018

Calendar

Poster Contest May 31, 2018

Submission Deadline

application details.

"What Home Means to Me"

Go to EAHRO.org/events for

FAHRO Executive Directors'

Forum & Florida Housing Summit

Public Housing Management Training

June 11-15, 2018 Housing Authority of the City of Fort Myers Fort Myers, Florida

SERC-NAHRO Annual Conference

June 24-26, 2018 Norfolk Marriott Waterside Norfolk, Virginia

FAHRO Annual Convention & Trade Show

August 6-8, 2018 Wyndham Grand Orlando Resort Bonnet Creek Orlando, Florida

Need specific training or classes? Email Mysti@EAHRO.org to help set them up!

Internal Circulation

orey's Comments

Ch-Ch-Ch-Changes!

"When the winds of change blow, some people build walls and others build windmills." — Chinese proverb

The winds of change are again blowing, and as suggested by the proverb above, we are harnessing the power of that change for a greater future.

For me personally, that meant the opportunity to leave my management company of nearly two decades to start my own management company, bringing you with me. With the support of your board and my staff, this opportunity has become a successful reality,

resulting in our change of address and phone number. Please update these important items so we can complete this seamless transition and implement the only other change



Corev Mathews. CAE. FAHRO Executive Director

you will see-an even greater dedication to personal service.

See COREY'S COMMENTS on page 10



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Insulation Upgrade



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Corey Mathews, CAE, Executive Director FAHRO Headquarters 3425 Bannerman Road, Ste. 105-427, Tallahassee, FL 32312 Phone: 850/597-7457 Email: corey@fahro.org

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We accept advertising relating to the housing and redevelopment We accept advertising relating to the housing and redevelopment profession. Our advertising rates for members are: back cover - \$250; inside front cover - \$220; this de back cover - \$200; full page - \$175; 1/2 page - \$125; 1/4 page - \$95; business card size - \$75. There is a discount for multiple insertions. Non-member rates add \$50 to member rates. The next dealline for camera-ready art is 6/15/18. All articles, RFPs and classified ads must be received by 6/15/18.

Professionally managed by YOUR ASSOCIATION 5/2018 OFFICE

Member Feedback

Do you need help with a project or issue and want to see if any of our readers have the answer? Has a colleague done something wonderful that deserves an attaboy or attagirl? Or are you just frustrated and want to vent? Here is your chance to (anonymously if you wish) say thanks, ask for assistance, vent your frustrations, express your opinion or let us know how you feel.

- FAHRO Headquarters has moved! Please note the new address and telephone number: 3425 Bannerman Road, Ste. 105-427, Tallahassee, FL 32312; 850/597-7457.
- Herb Hernandez, executive director of the Cocoa Housing Authority, reports that his agency is preparing to start construction on Phase I of its RAD conversion, including funds from its \$13 million FHFC Low Income Housing Tax Credit award, \$550,000 of Brevard County SHIP funding, a \$2 million+ first mortgage loan from Neighborhood Lending Partners and the strong support of the City of Cocoa and its residents. Phase II of the RAD conversion (the final phase) is scheduled to receive \$15 million of FHFC Low Income Housing Tax credits this year with a construction start in early 2019.

Marcus D. Goodson, executive director of the Housing Authority of the City of

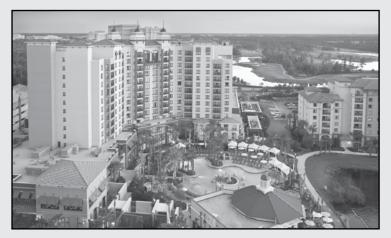


Fort Myers, has announced his departure on June 29. He has partnered with Jose Cintron, former director of the HUD Miami Field Office, to create Cinmarc and Associates, a public/affordable housing consulting firm. Best wishes, Marcus!

Sherri Campanale has been named deputy executive director of the Housing Authority of the City of Fort Myers. She joined HACFM as the director of housing management in October 2005. In her tenure, she has overseen public housing, maintenance, Section 8 and the FSS Departments of HACFM. Congratulations, Sherri!

If you would like to contribute to Sounding Off, please email your comments to Susan Trainor, FAHROgram editor, editor.trainor@gmail.com. 쯂

Plan now to attend **FAHRO Annual Convention & Trade Show**



August 6-8, 2018 Wyndham Grand Orlando Resort Bonnet Creek Orlando, Florida

Reasonable Accommodations for Assistance Animals

by Suzanne J. DeCopain, Esq.

In 2013, HUD issued Fair Housing Equal Opportunity Notice 2013-01 to assist housing providers obligated to comply with the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act in understanding their responsibilities to individuals who require assistance and service animals. In 2004, HUD, along with the Department of Justice, issued a Joint Statement on Reasonable Accommodations under the Fair Housing Act, which provides the platform of how housing providers should address all reasonable accommodation requests. Although the notice addresses service animals and assistance animals, this article concentrates on reasonable accommodations for assistance animals.

HUD defines assistance animals as animals that serve as a reasonable accommodation for persons with disabilities. A reasonable accommodation request, regardless if it is for an assistance animal or not, must be considered and addressed within a reasonable time. The requester is not required to use the "magic" words *reasonable accommodation*. After a request is made for an assistance animal, the housing provider must conduct the following analysis as outlined in the notice:

- 1. Does the person seeking to use and live with the animal have a disability, i.e., a physical or mental impairment that substantially limits one or more major life activities?
- 2. Does the person making the request have a disability-related need for an assistance animal? In other words, does the animal work, provide assistance, perform tasks or services for the benefit of a person with a disability or provide emotional support that alleviates one or more of the identified symptoms or effects

of a person's existing disability?

If the answer to both questions is yes, the housing provider must modify its rules and/or policies to allow the person with the disability to live with the assistance animal. There are exceptions, however,



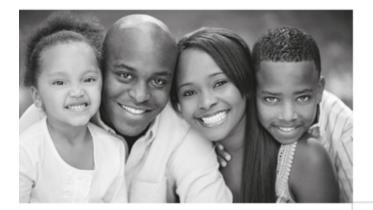
Suzanne J. DeCopain, Esq.

in granting the accommodation. In order to deny a reasonable accommodation request for an assistance animal, the assistance animal must pose a direct threat to the health or safety of others that cannot be reduced or eliminated by another reasonable accommodation or the assistance animal would cause substantial physical damage to the property of others that cannot be reduced or eliminated by another reasonable accommodation.

See LEGAL UPDATE on page 6



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— CATHERINE REDDICK —

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- Great support
- Mobile solutions
- Online rental applications

We Love Our Lindsey Software.

Bartow Housing Authority

Executive Director: Catherine E. Reddick Bartow, Florida

THE SITUATION

Catherine Reddick, Executive Director of Bartow Housing Authority in Florida loves to talk about Lindsey software. With more than 23 years as a user, she feels that Lindsey is user-friendly, very easy to learn and helps her do her job more effectively.

Catherine began her career in public housing at the Winter Haven Housing Authority. After 13 years, she moved to the Bartow Housing Authority as Executive Director and has been there for 11 years.

THE SOLUTION

Lindsey is a total solution for Catherine and her staff and she is not afraid to tell other agencies. "I know I am not their largest client, but they always treat me like I am," says Catherine.

Bartow HA uses almost every module Lindsey has, plus the mobile solutions and HousingManager.com online rental applications. They have made an investment in the entire package and like the way everything works together.

MOBILE

Catherine comments, "When we first got the mobile products, I was a little afraid of making the change. Then I went out and did an inspection on the iPad myself and realized that it was much easier than I ever expected."

HOUSINGMANAGER.COM

Moving applications online has been extremely beneficial in reducing tenant traffic in the office. Tenants are very versatile and have adapted well to filling out applications from their computer, tablet or mobile device.

TRAINING & SUPPORT

Catherine and her staff take advantage of the free training opportunities whenever possible, attending webinars and using the online Portal. "We use support when there is a problem, or something I just cannot figure out. They know me by my first name," says Catherine with a smile.

Bartow Housing Authority is a satisfied Lindsey customer. After 23 years using Lindsey, Catherine says it would be hard to find another company that could change her mind. "Lindsey has made an investment in this industry by creating products that make my job easier, and I have made an investment in Lindsey."



www.lindseysoftware.com

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LEGAL UPDATE from page 4

Housing providers are faced with more and more reasonable accommodation requests for assistance animals, specifically requests for animals prohibited due to the animal's breed or requests for multiple animals when the pet policy prohibits the number of pets to one or two. A housing provider must not deny a request for an assistance animal simply because the housing provider does not allow that particular breed on its property. But what if there is a local ordinance banning a particular dog breed?

At least one court ruled that the Fair Housing Act preempted a local ordinance that banned a certain dog breed. See Warren v. Delvista Towers, 49 F. Supp. 3d 1082 (S.D. Fla. 2014). If the requestor is disabled and can establish a disability-related need for that particular breed and no exceptions apply, the housing provider must grant the request. Because the exceptions only apply to the particular animal requested, housing providers must be able to substantiate their claims that the particular animal requested poses a direct threat. Additionally, even if the particular animal requested poses a direct threat, there must be a showing that there is nothing that will reduce or eliminate the direct threat by another reasonable accommodation. In *Gill Terrace Retirement Apartments v. Johnson*, the court found that the landlord's denial of the tenant's reasonable accommodation was supported because the animal requested posed a direct threat that could not be mitigated. *See* 177 A. 3d 1087 (2017). The court in *Gill* considered the aggressive behavior of the animal, the inability of the tenant to control the animal and the fact that other residents were deliberately staying in their units to avoid interacting with the animal because they were afraid. *Id.*

The HUD/DOJ joint statement provides other exceptions that apply to a reasonable accommodation request for an assistance animal. There is an exception if the accommodation would impose an undue financial and administrative burden on the housing provider's operations and an exception if the accommodation would fundamentally alter the nature of the housing provider's operations. Even if the housing provider deems the accommodation unreasonable, the housing provider must still determine if there are any alterative accommodations that would address the request without imposing an undue burden. Most housing providers include in their pet policies that only a certain number of pets are permitted in each unit. To safeguard against having multiple animals in a unit, the housing provider should obtain verification that each animal requested serves a disability-related need. While a requestor could have a few animals in the unit, the requestor is obligated to follow all of the housing provider's rules, such as proper waste disposal.

A housing provider has legitimate concerns regarding maintaining the property in a decent and safe condition. If a housing provider grants a reasonable accommodation for an assistance animal, it is recommended that the housing provider have the requestor acknowledge his or her responsibilities in writing.

Each request should be analyzed on a case-by-case basis. To ensure compliance with the Fair Housing Act and other applicable laws, housing providers should always consult legal counsel at each stage of the reasonable accommodation process.

Suzanne J. DeCopain is an associate with Saxon Gilmore. She practices in the area of affordable and public housing. She can be reached at 813/314-4528 or sdecopain@saxongilmore.com.



"What Home Means to Me" 2019 Poster Contest Submission Deadline: May 31, 2018

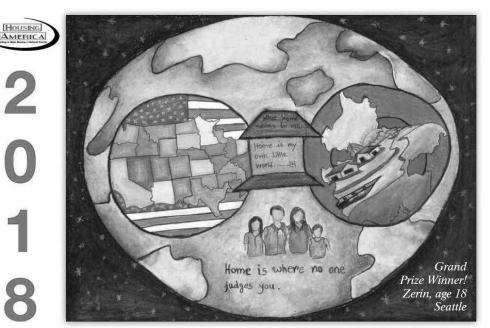
As part of NAHRO's Housing America campaign, a poster contest is held each year for children residing in affordable housing and community developments owned or administered by NAHRO member agencies. Posters reflect the national theme of "What Home Means to Me." The contest is a collaborative effort of NAHRO's chapter/ state, regional and national organizations. National honorees are selected from chapter/state-level winning entries.

Go to *EAHRO.org/events* and click on the May 31 entry for details and submission forms.









What Home Means To Me

Poster Specifications

- Theme "What Home Means to Me"
- Size All posters must be 22" x 28" to be considered for national judging.
- Media Contestant may use any art media (marker, crayon, paint, collage, textiles, etc.), but please consider that posters will need to be packaged, mailed and reproduced.
- All entries must be mailed flat.
- All contestants must sign a release making their entry the property of NAHRO and permitting duplication/ publication thereof. The release should be secured to the back of the entry.
- All contestants are asked to provide a short narrative on the inspiration, vision and importance of their poster design. The narrative should be secured on the back of the entry.
- Contestant's name, grade level and housing authority must be written on the back of the poster entry in addition to being listed on the release form also attached to the entry.
- FAHRO assumes no responsibility for, nor will it be able to commit to, returning any submissions.

Eligibility and Selection Categories

Contest participation is open to all children residing in affordable housing assisted directly or supported under community development and affordable housing programs administered by a NAHRO member authority (i.e., public or Section 8-assisted housing CDBG, HOME, LIHTC).

Submission must be created by only one person. Entries created by two or more people will not be accepted.

Age Categories

Elementary – K to 5^{th} grade Middle – 6^{th} to 8^{th} grade High – 9^{th} to 12^{th} grade

Contact

Mysti Mims Mysti@FAHRO.org 850/597-7457

Deliver All Submissions by May 31, 2018, to:

Florida Association of Housing and Redevelopment Officials Attn: "What Housing Means to Me" Poster Contest 1390 Timberlane Road Tallahassee, FL 32312

NAHRO Washington Conference

Innovate 2018: IMPACT

April 22–24, 2018 Crystal Gateway Marriott Hotel Arlington, VA





William Russell, executive director of the Sarasota Housing Authority and chairman of FAHRO's Advocacy Committee, discusses FAHRO's rent reform proposal with FAHRO members during the Florida Caucus.



FAHRO members listen intently during the Florida Caucus.



Scott Keller briefs participants of the Florida Caucus.

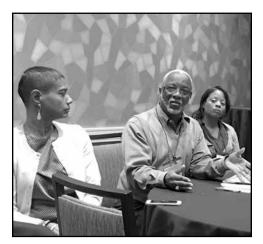




Commissioner Jo Ann Nesbitt of the St. Petersburg Housing Authority



Miguell del Campillo, executive director of the Housing Authority of the City of Miami Beach





William Russell provides testimony during a meeting of the House Financial Services Committee.



Florida PHAs visit the Cannon House Office Building.



Harry Harvey, vice chair of the St. Petersburg Housing Authority, and Vivian Bryant, CEO of the Orlando Housing Authority



Jason Woolwine, professional staff with the Senate Appropriations Subcommittee on Transportation, HUD and Related Agencies, and Scott Keller, FAHRO's federal government affairs consultant



Housing Authority of the City of Fort Myers and Seminole County Housing Authority



Tampa Housing Authority and Pinellas County Housing Authority



Pinellas County Housing Authority and St. Petersburg Housing Authority

Congressman Soto Honors Winter Haven HA Executive Director

In honor of Women's History Month 2018, U.S. Congressman Darren Soto recognized Executive Director Lisa Landers of the Winter Haven Housing Authority, and 18 other Central Florida women, for their invaluable contributions to the community. Ms. Landers was one of three women honored from Polk County.

Rep. Soto read each of the honoree's biographies into the Congressional Record during the House session on March 6, which was broadcast live on C-SPAN (*http://bit.ly/lisa-landers*). The congressman and his staff celebrated the honorees with a special ceremony on March 30, during which the participants received their official congressional certificates.

"As we celebrate Women's History Month, we honor the extraordinary accomplishments made by trailblazing women in Central Florida. Future generations of Floridians will look up at these female leaders and be inspired to also achieve great things for our state, and for our nation. Thank you for all the many contributions to our community," stated Rep. Soto. In the reading of her bio and during the March 30 ceremony, Rep. Soto referenced Ms. Landers' work at the Winter Haven Housing Authority, her previous public relations work in the field of neonatology for the Lawton and Rhea Chiles Center for Healthy Mothers and Babies at the University of South Florida; her past work as director of public relations for The Spring of Tampa Bay, one of Florida's largest domestic violence centers; and as an award-winning journalist, formerly with *The Tampa Tribune*.

"I'm very humbled and honored that my contributions both past and present were considered by the congressman," said Ms. Landers. "As I explained to the participants on the night of our presentation, it's because of the blessings granted to me that I have been able to be who I am, and help who I can in this life. Essentially, I just want people's memory of me to not be how many accolades I received, but instead my impact on lives that were made along my journey. I'm thankful."

Source: U.S. Congressman Darren Soto, representing Florida's Ninth District



Lisa Landers poses with a copy of the Congressional Record that honors her contributions in Polk County.

COREY'S COMMENTS from page 1

For our FAHRO family as a whole, we are seeing changes in the halls of our Capitols, in both Tallahassee and Washington.

In Tallahassee, we continue our work to clarify state laws regarding the exemption of PHAs from paying local taxes and assessments. As you know, some have sought to circumvent this legislative intent, and we have been working to halt their efforts. In this year's push, we waited until the last few weeks of session, as requested by the sponsors and architects of the affordable housing bill, as they worked out other issues. When the time was right, we attached an amendment that would solve our issue. This is what prompted the inquiry you received from legislative staff about user fees. I testified before a Senate committee and the State Revenue Estimating Conference, supported by Oscar Anderson, to get our language where we needed it. Unfortunately, disputes related to the rest of the

bill caused leadership to block passage in the waning moments of the 2018 session, killing the effort and leaving us to start strategizing for next year.

In related news, reactive language that would have authorized local appointment of commissioners to the Palm Beach County Housing Authority was one of the few bills vetoed by Governor Rick Scott this year, at our request. In his message on the subject, he emphasized the need for a consistent policy in this matter, lending support to our long-term goal of passing language that will assist with voluntary consolidation.

In Washington, the winds of change are not only blowing, but rather, we are actually creating them! Under the direction of Advocacy Chairman William Russell and Scott Keller, and based upon the pillars of rent reform we built at last year's Florida Housing Summit, we have assisted in the development of legislation sponsored by Congressman Dennis Ross (R-Lakeland). Congressman Ross's legislation has not only garnered support from HUD, but it has also received its first hearing, where William Russell testified on our behalf about why these proposals are so essential. While the wheels of our federal government turn very slowly, we are closer to meaningful authorizing legislation and reform for our industry than we have been in decades!

There has never been a better time for our association in terms of its effectiveness in serving you, our members. Now all we need to continue that momentum is you! As you read this, we will be on the eve of our 2018 Executive Directors' Forum and Florida Housing Summit, where we will strategize on these objectives, set new goals for the coming year and otherwise assist in solving the challenges of the day. That is why you absolutely must be there ... we can't wait to see you!

BERMAN HOPKINS WRIGHT LAHAM

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HA Spotlight

HACFM Partners With Local University to Offer Internships

The Housing Authority of the City of Fort Myers (HACFM) was excited to announce its partnership with the Florida Gulf Coast University (FGCU) Marieb College of Health & Human Services during the fall semester of August 2013. Four years later, the HACFM-FGCU internship program is well on its way to completing a fifth year.

Students can choose among various organizations and/or agencies to complete their internships; however, many students are interested in learning about low-income families and the resources and programs that are available to assist these families to become self-sufficient. During their HACFM internships, students are paired with housing authority employees in the Resident Services Department, where they are connected directly with the residents. After shadowing the employees and learning the daily job duties, the students can work alone with the residents, with little supervision. During the eight-month internship, the students work with the family self-sufficiency and elderly services coordinators. The students are permitted to case manage both families and elderly residents. Through the internship program, the students connect with community partners

providing services and resources, such as completing food assistance or Medicaid applications or creating resumes to seek employment, to name a few services. Students also attend meetings and volunteer their time during the holiday community outreach activities and food giveaways.

So far, three of the 12 internship students have furthered their education by obtaining a Master's of Social Work. The field of social work covers a wide range of tasks and functions. The interns always leave with a wealth of knowledge that will benefit them in the social work profession for years to come. Although everyone learns differently, having hands-on experience is a great asset for the students. The resident services staff at the HACFM looks forward to continued work with Lori D. Carroll, LCSW, field education coordinator and instructor with the Department of Social Work at FGCU.

Andriel, featured in the photograph, started her senior year in August 2017 in the Bachelor of Social Work Program at FGCU. She is eager to learn and has a genuine love for all ethnic groups of people. Andriel shared that from a very young age she has always helped people and has known that social work would be her career choice. The HACFM welcomed



Andriel completed her HACFM internship this spring.

Andriel, and the HACFM staff had the pleasure of working with her. During the first semester, Andriel worked with the elderly residents. Since January 2018, she has worked with families during the second and final semester of her internship. Andriel graduated with honors on May 6.

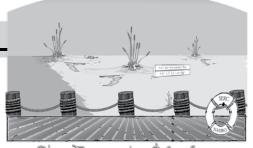
FAHRO Family

Help Us Fill the Florida Basket for the SERC-NAHRO Scholarship Fund

Each year, Florida and the other southeastern states donate items for "state baskets" that are auctioned to raise funds for the SERC-NAHRO Scholarship Fund during the annual conference held each June. The 2018 SERC-NAHRO Annual Conference will be held June 24-26 in Norfolk, Virginia.

FAHRO is asking its members to contribute items of value or a monetary donation that will be used to purchase items for inclusion in the Florida Basket. Catherine Reddick, executive director of the Housing Authority of Bartow, has volunteered to coordinate FAHRO's donations for the auction.

One hundred percent of the funds raised by the auction go to the SERC-NAHRO Scholarship Fund. This fund provides scholarships for residents of assisted housing programs in the 10 states that participate in SERC (Alabama, Georgia, Florida, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, Virginia and West Virginia). Each



Sne Part'icular Harbor 2018 SERC-NAHRO Annual Conference June 24-26, 2018 Norfolk Marriott Waterside

state receives \$2,500 for scholarships each year. $\frac{1}{26}$

Please send your donation by June 15 to:

Catherine Reddick, Executive Director Housing Authority of Bartow 1060 Golfview Avenue Bartow, FL 33830 *catherine.bha@comcast.net*





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You Don't Have to Sweat Ransomware

When malware attacked a California school district's computers, forcing a temporary shutdown of part of the district's systems, the cybercriminals demanded payment of \$19,000 in Bitcoin. The superintendent stated that no confidential student data was compromised and that only emails for a one-month period of time were hit, along with a few shared files.

Because the district maintains a backup of all the files, the district's director of technology stated that the data was quickly restored and no ransom had to be paid. The director of technology also said he was checking every workstation and system to make sure the malware was removed before reconnecting.

The attack came when the district was updating some computers, updating its software and transitioning its website and email to a new domain. Leonardo Castañeda, "Malware Attacks San Ysidro School District, Demands \$19,000 Ransom," *timesofsandiego.com* (Sep. 29, 2017).

Commentary and Checklist

Ransomware is a type of malware that locks users' files, preventing them from accessing the screen or the files until a ransom is paid. It is a widespread, serious and growing cyber threat.

On average, there were 4,000 ransomware attacks per day in 2016, according to a June 2016 FBI report. According to the Cisco 2017 Annual Cybersecurity Report, "[R]ansomware is growing at a yearly rate of 350 percent."

School districts are targeted because of the amount of personal information stored about employees, students and families. In addition, districts have hundreds of teachers and administrators connected to one system.

A popular method of spreading the malware is phishing emails. These are legitimate-looking emails with an attachment, but if the attachment is opened, it launches the malware.

One expert commented that because schools have so many people connected to their systems, "[i]t's a high likelihood that one of them may have encountered one of these phishing emails."

The best defense against ransomware is using consistent backups. This is how the California school district avoided paying a ransom and was functional again in a short period of time. With continuous backups, experts say you may lose one day's worth of data, but you certainly won't lose all your data.

Here are some other ransomware prevention steps for schools and other organizations:

 Have a data backup and recovery plan for all critical information. Periodically check to make sure your computers are backing up properly.

- ✓ Store your backup drives offline where they cannot be infected with ransomware.
- ✓ Use application whitelisting, which allows only specified programs to run while blocking all others, including malicious software. Keep your operating system and software up-to-date with the latest patches.
- ✓ Maintain up-to-date antivirus software, and scan all software downloaded from the internet prior to executing.
- ✓ Have a policy that requires employees to check with you or IT before downloading anything from the internet, other than certain preapproved safe downloads.
- ✓ Do not click on unsolicited web links or attachments in emails, and train employees to do the same.
- ✓ Learn how to spot a suspicious link, and always be cautious when clicking on links in emails. Do not click on links or open email attachments unless you know who the sender is and what the attachments are.
- ✓ If you receive an email message that appears suspicious, call the person or organization listed in the "From" line using the number in the telephone book before you respond or open any attached files.
- ✓ Never send confidential personal or financial information through email.
- ✓ Personal and financial information should only be provided if you typed in the recipient's web address yourself and the site is secure (i.e., the URL begins with https where the "s" stands for secure).
- ✓ Set browser security settings high enough to detect unauthorized downloads. Always use a pop-up blocker and never click on links within pop-ups.
- ✓ Never purchase software in response to pop-up messages or emails claiming your computer has malware. Avoid downloading "free" programs and/or games.
- \checkmark Do not open chain emails.
- \checkmark Stay updated on the latest phishing and malware scams.

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