



Sarah Fulton Hutchins

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January 7, 2025

Via E-mail (idtheft@oag.state.md.us)

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202

Re: Aiken Housing Authority – Notice of Data Event

To Whom It May Concern:

We represent Aiken Housing Authority, located at 100 Rogers Terrace, Aiken, South Carolina 29801, and are writing to notify you of an event that affected the security of certain personal information relating to 15 Maryland residents. By providing this notice, Aiken Housing Authority does not waive any of its immunities, including, to the extent applicable, any sovereign immunity, or its rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On June 23, 2024, Aiken Housing Authority experienced a security incident that impacted its local systems. After detecting and containing the incident, Aiken Housing Authority immediately took measures to secure its network, systems, and data and to notify law enforcement and other government agencies. Aiken Housing Authority also enlisted the assistance of independent cybersecurity experts to conduct a forensic investigation into the incident and assist in determining what happened. This investigation determined that an unauthorized actor accessed the Authority's systems between June 23, 2024, and June 24, 2024, and acquired certain files and folders from the agency's system during this access period. A comprehensive programmatic and manual review was conducted of all involved data to determine the type of information contained within the affected files and to whom the information may relate. On December 11, 2024, the review was completed, and action was immediately taken to begin identifying contact information to notify those persons whose personal information had been impacted by the incident.

The impacted information of Maryland residents includes first name or initial and last name in combination with Social Security numbers.

Notice to Maryland Residents

On or about January 8, 2025, Aiken Housing Authority will provide written notice of this event to approximately 15 Maryland residents. Written notice is being provided in substantially the same form as the letter attached as **Exhibit A**.

Other Steps Taken and to Be Taken

Aiken Housing Authority has reset the password for all accounts with access to its system, replaced compromised machines and servers, upgraded its security services, and is working to review and revise its data management procedures to implement additional safeguards.

Aiken Housing Authority is also providing access to 12 months of credit monitoring services through IDX at no cost to those Maryland residents whose personal information was affected by this event. The identity monitoring services include credit monitoring, CyberScan monitoring, \$1 million insurance reimbursement policy, and fully managed identity theft recovery services. Aiken Housing Authority is also establishing a call center to address questions regarding the event.

Aiken Housing Authority is providing impacted individuals with guidance on how to protect themselves against identity theft and fraud. Aiken Housing Authority is providing affected individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission and law enforcement to report attempted or actual identity theft and fraud.

Aiken Housing Authority has notified, or is in the process of notifying, the relevant government authorities of this event and is providing written notice to the major nationwide credit reporting agencies: Equifax, Experian, and TransUnion.

Contact Information

If you have any questions regarding this notice or the data security event, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Sarah Fulton Hutchins". The signature is fluid and cursive, with the first name "Sarah" being the most prominent part.

Sarah Fulton Hutchins

SFH
Enclosure

EXHIBIT A

Aiken Housing Authority
Return Mail Processing
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

January 8, 2025

Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

Aiken Housing Authority values its community. The Authority is writing to notify you of a recent event involving access to the agency's local systems that impacted your personal information. This notification provides you with further information about the event, Aiken Housing Authority's response to it, and resources available to help you protect your information, should you feel it appropriate to do so.

What Happened

On June 23, 2024, Aiken Housing Authority experienced a security incident that affected its local systems. After detecting and containing the incident, Aiken Housing Authority immediately took measures to secure its network, systems, and data and to notify law enforcement and other government agencies. Aiken Housing Authority also enlisted the assistance of independent cybersecurity experts to conduct a forensic investigation into the incident and assist in determining what happened. This investigation determined that an unauthorized actor accessed the Authority's systems between June 23, 2024, and June 24, 2024, and acquired certain files and folders from the agency's system during this access period.

A comprehensive programmatic and manual review was conducted of all involved data to determine the type of information contained within the affected files and to whom the information may relate. On December 11, 2024, the review was completed, and action was immediately taken to begin identifying your contact information to notify you of the security incident that involved your personal information.

What Information Was Involved

The impacted information varies by individual. Certain forms of personal information, such as name, date of birth, address, Social Security number, and driver's license number, were involved in this incident.

Based on Aiken Housing Authority's investigation, the Authority understands that your first name/initial and last name in combination with your <<Compromised Data Elements>> were compromised by the unauthorized third party.

What Aiken Housing Authority Is Doing

As part of its ongoing commitment to information security, Aiken Housing Authority is reviewing existing policies and procedures and enhanced its technical security measures to reduce the likelihood of a similar event and to reinforce the

integrity of its digital environment. Aiken Housing Authority has notified local and federal law enforcement agencies and state regulators.

In addition, Aiken Housing Authority is offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy through IDX's providing partner for qualified identity theft expenses, and fully managed ID theft recovery services at no cost to you. With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do

Aiken Housing Authority encourages you to contact IDX with any questions and to enroll in the free identity protection services by calling 1-877-721-2089, going to <https://app.idx.us/account-creation/protect>, or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is April 8, 2025.

As a precautionary measure, the Authority recommends that you remain vigilant by reviewing your account statements and credit reports closely. Consider changing passwords for your accounts. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained.

Aiken Housing Authority encourages you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

For More Information

You will find detailed instructions for enrollment on the enclosed *Recommended Steps to Help Protect Your Information* document, along with information on what you can do to better help protect yourself against possible misuse of your information. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Aiken Housing Authority understands the concern and inconvenience this situation may cause. Please call 1-877-721-2089 or go to <https://app.idx.us/account-creation/protect> for assistance, or write to Aiken Housing Authority at P.O. Box 889, Aiken, SC 29801 with any additional questions you may have.

Sincerely,
Aiken Housing Authority
<https://aikenhousing.org/>
(Enclosure)



Recommended Steps to Help Protect Your Information

- 1. Website and Enrollment.** Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at 1-877-721-2089 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Obtain an Internal Revenue Service Identity Protection PIN (IP PIN).** You may obtain an IP PIN from the Internal Revenue Service – a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS and helps the IRS verify your identity when you file your electronic or paper tax return. Information about the IP PIN program can be found here: irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin.
- 5. Review Your Credit Reports.** Aiken Housing Authority recommends that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com, call 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months. If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of IDX's ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

6. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, IDX recommends you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting

1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348
www.equifax.com

Experian

1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting

1-800-680-7289
P.O. Box 2000
Chester, PA 19016
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

7. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed below to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

Equifax Information Services

1-888-298-0045
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian

1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Freeze Requests

1-800-916-8800
P.O. Box 160
Woodlyn, PA 19094
www.transunion.com

8. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://consumer.ftc.gov>, www.ftc.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, 1-800-952-5225.

District of Columbia Residents: Office of the Attorney General of the District of Columbia, 400 6th Street, NW, Washington, D.C. 20001, oag.dc.gov, 1-202-727-3400.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, 1-888-743-0023.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

New York Residents: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; www.ag.ny.gov/, 1-800-771-7755.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, 1-919-716-6400.

Aiken Housing Authority
Return Mail Processing
P.O. Box 989728
West Sacramento, CA 95798-9728

To the Representative of the Estate of:

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

January 8, 2025

Notice of Data Breach

Dear Representative of the Estate of <<First Name>> <<Last Name>>,

Aiken Housing Authority values its community. The Authority is writing to notify you of a recent event involving access to the agency's local systems that impacted the decedent's personal information. This notification provides you with further information about the event, Aiken Housing Authority's response to it, and resources available to you to protect the decedent's personal information, should you feel it appropriate to do so.

What Happened

On June 23, 2024, Aiken Housing Authority experienced a security incident that affected its local systems. After detecting and containing the incident, Aiken Housing Authority immediately took measures to secure its network, systems, and data and to notify law enforcement and other government agencies. Aiken Housing Authority also enlisted the assistance of independent cybersecurity experts to conduct a forensic investigation into the incident and assist in determining what happened. This investigation determined that an unauthorized actor accessed the Authority's systems between June 23, 2024, and June 24, 2024, and acquired certain files and folders from the agency's system during this access period.

A comprehensive programmatic and manual review was conducted of all involved data to determine the type of information contained within the affected files and to whom the information may relate. On December 11, 2024, the review was completed, and action was immediately taken to begin identifying your contact information to notify you of the security incident that involved the decedent's personal information.

What Information Was Involved

The impacted information varies by individual. Certain forms of personal information, such as name, date of birth, address, Social Security number, and driver's license number, were involved in this incident.

Based on Aiken Housing Authority's investigation, the Authority understands that the decedent's first name/initial and last name in combination with their <<Compromised Data Elements>> were compromised by the unauthorized third party.

What Aiken Housing Authority Is Doing

As part of its ongoing commitment to information security, Aiken Housing Authority is reviewing existing policies and procedures and enhanced its technical security measures to reduce the likelihood of a similar event and to reinforce the

integrity of its digital environment. Aiken Housing Authority has notified local and federal law enforcement agencies and state regulators.

What You Can Do

Aiken Housing Authority has partnered with IDX, to answer questions and provide valuable information about the incident. The Authority encourages you to contact IDX with any questions by calling 1-877-721-2089. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of sensitive information.

For More Information

You will find detailed instructions for enrollment on the enclosed *Recommended Steps to Help Protect Your Decedent's Information* document.

Aiken Housing Authority understands the concern and inconvenience this situation may cause. Please call 1-877-721-2089 or write to Aiken Housing Authority at P.O. Box 889, Aiken, SC 29801 with any additional questions you may have.

Sincerely,
Aiken Housing Authority
<https://aikenhousing.org/>
(Enclosure)



Recommended Steps to Help Protect Your Decedent's Information

1. **Telephone.** Contact IDX at 1-877-721-2089 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect the decedent's information.
2. **Review Credit Reports.** Aiken Housing Authority recommends that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.
3. **Report Suspicious Activity.** You have the right to file a police report if identity fraud is experienced. Please note that to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you are representative to the victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.
4. **Place Deceased Alerts** with the three credit bureaus. You can place a deceased alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A deceased alert tells creditors to follow certain procedures, including contacting you.

Equifax
P.O. Box 105139
Atlanta, GA 30348
www.equifax.com

Experian
P.O. Box 4500
Allen, TX 75013
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
www.transunion.com

It is necessary to contact only one bureau to provide notification. As soon as one of the three bureaus confirms your deceased alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail. To place a deceased alert, you will need access to the deceased's legal name, Social Security number, date of birth, and date of death.

5. **Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed below to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

Equifax Information Services
1-888-298-0045
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Freeze Requests
1-800-916-8800
P.O. Box 160
Woodlyn, PA 19094
www.transunion.com

6. **You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://consumer.ftc.gov>, www.ftc.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, 1-800-952-5225.

District of Columbia Residents: Office of the Attorney General of the District of Columbia, 400 6th Street, NW, Washington, D.C. 20001, oag.dc.gov, 1-202-727-3400.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, 1-888-743-0023.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

New York Residents: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; www.ag.ny.gov/, 1-800-771-7755.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, 1-919-716-6400.