



WORKING TOGETHER FOR MEMBERS SINCE 1981

October 2021

HOMELESS COVERAGE

At the August 2021 CIS Board meeting, the Board reconfirmed the importance of providing coverage for members for homeless exposures. CIS stands with our members. Our heart goes out to those individuals struggling to find food and shelter. We sincerely appreciate all those that strive to find and fund solutions.

We are hearing members looking at several options:

1. **Motels:** Under the Project TurnKey, members can obtain grants to purchase motels. Members may work with a non-profit in the purchase and operation of motels.
2. **Structures:** A few members are providing structures, such as small wooden shelters or tents.
3. **Community Centers:** Members opening their community or civic centers for warming and cooling. Some members may allow for overnight sleeping in these facilities.
4. **Land:** Many members are considering making public lands available to those experiencing homelessness. Members may be using their vacant land or using private land under lease agreements.

We have established the following rates for the 2021-22 and 2022-23 years for these new “high risk” exposures:

Liability

1. \$10,000 if the member provides a shelter such as a motel or other structure. If the member has a non-profit operate these shelters and the non-profit agrees to indemnify and insure — including providing a certificate of insurance — the contribution is \$5,000.
2. The contribution is \$400 a month for members opening up community/civic centers.
3. The contribution is \$5,000 for members offering land for those experiencing homelessness to reside — the same premium for members leasing land from others to provide a location for a homeless camp.

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Property

CIS will provide property coverage for member-owned motels. However, CIS will not offer property coverage to wooden structures or tents.

We ask agents to work with the member's city attorney or county counsel in planning any of these options. Please engage the CIS Risk Management Consultant as policies and operations are considered.

When preparing space for those experiencing homelessness, we encourage having policies to address:

- Non-profit contract and insurance
- Leases for private land
- Abuse protection
- Physical distancing
- Shelter residency eligibility
- Sanitation
- Rodent control
- Cooking/food handling
- Food storage
- Electric, gas, propane heating
- Drugs and alcohol
- Crime/victimization
- Environmental clean-up plan
- Spill response plan
- Individual camp/room clean-up plan
- Damage/theft of personal property plan
- Security plan
- Safety plan
- Medical response plan
- Communication plan
- Natural disaster and adverse weather response plan
- Safety audits/inspections plan
- Incident reporting plan
- Accident investigations
- Zoning and neighborhood conflicts

Please contact me if you have any questions.

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