



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-5000

OFFICE OF PUBLIC AND INDIAN HOUSING

AUG 22 2019

To Whom It May Concern:

The purpose of this letter is to advise you that Housing Authority Risk Retention Group, Inc. (“HARRG”) and Housing Authority Property Insurance, a Mutual Company (“HAPI”) is each “a nonprofit insurance entity owned and controlled” by public housing authorities (“PHAs”), as described at 24 CFR §965.205(a) and is approved by HUD as “a nonprofit self-funded insurance entity created by PHAs”, as provided by 24 CFR §965.205(c). HARRG has certified that it is a risk retention group domiciled in the State of Vermont and is authorized to do business in all states through the authority granted by the federal Liability Risk Retention Act of 1996 (LRRRA). HAPI has certified that it is a property and casualty company domiciled in the State of Vermont and is licensed in every state in which it conducts business.

Therefore, PHAs are authorized to obtain any line of insurance from HARRG or HAPI without regard to the competitive selection process, and the bidding requirements of the Annual Contributions Contract are hereby waived, provided that: (i) HARRG, upon request, provides any proposed insured with written confirmation of its status as a risk retention group under the LRRRA; and (ii) HAPI, upon request, provides written confirmation to any proposed insured that it is licensed to do business in the applicable state.

Should you have any questions regarding this matter, please contact Kevin J. Gallagher at (202) 402-3630.

Sincerely,

Danielle Bastarache  
Deputy Assistant Secretary for  
Public Housing and Voucher Programs

