Resolution 2026-14

HAVRE DE GRACE HOUSING AUTHORITY

A Resolution of the Board of Commissioners Approving and Authorizing the Renewal of Insurance Coverage for 2026-2027

WHEREAS the U.S. Department of Housing and Urban Development ("**HUD**") waived the competitive bidding requirements for public housing authorities to obtain insurance coverage from a nonprofit insurance entity that is owned by public housing authorities ("**PHAs**"); and

WHEREAS Housing Authority Risk Retention Group, Inc. ("**HARRG**") was created to provide liability coverage to PHAs under the brand known as Housing Authority Insurance Group ("**HAI Group**") and Housing Authority Property Insurance ("**HAPI**"), which is also under the HAI Group, provides property insurance coverage to PHAs.

WHEREAS the Havre de Grace Housing Authority ("**HDGHA**") currently has commercial liability and commercial property insurance coverage with the HAI Group, which expires on August 1, 2026; and

WHEREAS the HDGHA liability policy can be renewed for one year, effective August 1, 2026, for the premium of $7,378.00 and the HDGHA property policy can be renewed for one year, effective August 1, 2026, for the premium of $49,011.89.

NOW THEREFORE, BE IT RESOLVED by the Board of Commissioners that:

1. The commercial liability insurance policy for HDGHA from the HAI Group for the premium of $7,378.00 and the commercial property insurance policy for HDGHA from the HAI Group for the premium of $49,011.89 are hereby renewed for one year from August 1, 2026 to July 31, 2026.

2. The Executive Director, or designee, is authorized to perform all appropriate acts and execute all appropriate documents to carry out this resolution consistent with its terms for implementation.

Passed, adopted and approved by the Board on July 13, 2026.

Michele L Ball
Michele Ball, Chair

George N. Kasnic
George Kasnic, Vice Chair

Sharon Jacobs
Sharon Jacobs, Commissioner

Carrie A Parsons
Carrie Parsons, Commissioner

Dawn Nowak, Commissioner