



Jim Haining <jhaining@gmail.com>

HUD Approved State Insurance Risk Pools (SIRPs)

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Thu, Jun 6, 2019 at 5:35 PM

**Housing Agency Procurement Assistance**

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Procurement Professionals,

I have been receiving a number of requests lately from folks who wish me to forward to them a copy of a sample RFP for various insurance services. Invariably, my response is that they may want to consider utilizing a "HUD Approved State Insurance Risk Pool (SIRP)" to provide these services. NOTE: Please see the immediate following link on hud.gov pertaining to this option.

[PHA Insurance Requirements | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

https://www.hud.gov/program_offices/public_indian_housing/programs/ph/am/pci

NOTE: Also see the following link pertaining to the HUD Approved State Insurance Risk Pools currently listed within the Pool:

<https://www.hud.gov/sites/documents/HUDAPPROVINSUR-ENTITIES.PDF>

In my opinion, the potential benefits of utilizing these Pools is two-fold; to wit:

(1) As these Pools are approved as a competitive exception, meaning, the Housing Agency does not have to conduct an RFP or bid on the "open market" (term utilized by HUD within the preceding 1st link) to contract with these insurance providers listed on the listing within the 2nd attached link. This can be much more efficient in that it saves the Housing Agency a substantial amount of time and effort when they do not have to do the RFP or bid.

(2) It has been my experience (both during the years I worked for a Housing Authority, and based on what my clients have reported to me), that these "HUD Approved State Insurance Risk Pool" insurance providers typically may offer rates that are very competitive, many time even less, as compared to rates offered by other insurance providers (e.g. more effective).

I recommend that housing agencies utilize the attached form to justify to the file utilizing this HUD-approved option.

Please do not hesitate to contact me by email if you have any questions or concerns pertaining to this issue.

Regards,

Michael S. Gifford, C.P.M., CPSD
Housing Agency Procurement Assistance

I have a consulting practice providing procurement- and contracts-related mentoring, training, and technical assistance to housing agencies. I help housing agencies conduct procurement and contracts in a HUD-compliant and "best practice" manner. [Click here](#) to see my full resume. Please do not hesitate to contact me if you have any questions or concerns pertaining to procurement and contracts (initial answering of questions is "no charge"). As I am either on-the-road or on the phone a lot, an initial contact by e-mail is best; please be sure to include your return telephone number (office/cellular) so that I can call you back.

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