



Fulfill your religious institution's mission of compassion without increasing your liability exposure

Honoring the dignity and humanity of all individuals, particularly those less fortunate – such as the homeless – can be accomplished without significantly increasing your religious institution's liability exposure when you integrate compassion with a sound risk management approach.

While your religious institution is not responsible for providing security to the community which it serves, you might increase your religious institution's liability exposure by:

- Inviting a potential safety or security risk into your facility.
- Allowing individuals who might pose a risk to congregants or passersby to loiter or otherwise use your property for other than its intended purpose.

This can be a sensitive issue because you work daily to fulfill your mission of compassion. The issue of homeless individuals sleeping in doorways or around the exterior of your RI, for example, may not in itself be a problem. However, it should raise some red flags for you in terms of any increased health or security matters that could arise due to mental health or substance abuse issues, or various other unsafe behaviors (e.g., harassment of congregants or passersby, poor personal hygiene which may involve lice/flea infestations or skin diseases) either from the homeless themselves or others who might assault or otherwise attempt to victimize them.

The presence of homeless individuals under these circumstances requires your RI, at minimum, to maintain vigilance for any increased safety and security threats that might also lead to vandalism to the exterior of the RI or unauthorized entry into your buildings.

In addition, if a RI opens its doors to run a homeless shelter, liability exposure increases significantly. (*Refer to Utica National's Religious Institution Informational Sheet on Shelters.*)

Remain proactive

Your RI should remain proactive, working with local law enforcement agencies, shelters and homeless agencies to assist these individuals, versus having them sleep in doorways. Otherwise, they are unprotected and vulnerable to violence themselves; could cause vandalism, or other nuisance or public health concerns such as urinating on the building or grounds; cause a potential child molestation issue; or give the neighborhood the perception that your religious institution is unsightly, unfavorable and possibly unsafe.

Out of compassion, many RIs want to leave these folks alone if they aren't causing problems. However, suppose a RI operates a community program within its facility and invites in a homeless person (or persons) with a mental health or substance abuse issues. Others attending the program could face a safety or security threat.

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It is preferable, when feasible, to have RI officials approach the homeless individuals and encourage them to seek services at an established shelter, which can more adequately meet basic shelter, hygiene and food needs. Moreover, it often seems that when word gets out that there is a place to stay, one or two individuals sleeping on your property can turn into many more.

Utica National Risk Management professionals suggest contacting the police if it appears an individual needs medical/mental health assistance, especially if there are concerns the person poses a danger to themselves or others.

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