

## Liability and Group Organization

Refugees are responsible for their own actions. For example, if a refugee were to commit a crime, neither IRIS nor the cosponsor would be held accountable. You will have the opportunity to explain and reinforce US laws and regulations during [case management intake](#) (i.e., by the 5<sup>th</sup> day after arrival) and following your family's completion of the CORE (Cultural Orientation and Resettlement Education) program.

With respect to liability coverage for those group members transporting the refugee family in their cars, the driver's and vehicle owner's insurance would be primary, followed by the insurance of the church or other organization on whose behalf the driver was acting. You will need to determine whether your organization's insurance covers volunteers.

As the cosigner of the family's apartment or house lease, your group would be responsible for any damage to the apartment or house or if the lease is broken.

## Co-Sponsor Organization Requirements

As an affiliate of the national resettlement agency Church World Services (CWS), we are obliged through a cooperative agreement to follow guidelines in carrying out services to our clients while adhering to regulations set by the US Department of State and the Office of Refugee Resettlement (ORR) within the US Department of Health and Human Services (HHS). Accordingly, our agreement requires the following with respect to co-sponsor groups:

- Co-sponsor groups must be an established, qualifying organization, such as:
  - An incorporated 501(c)(3);  
e.g., church/synagogue/mosque, independent group
  - A service or honorary/fraternal organization;  
e.g., Rotary/Lions/Kiwanis Clubs, collegiate fraternal or philanthropic organization
  - A school, business, or professional organization
- A co-sponsor group comprising a small group within a larger organization may conduct all requisite co-sponsorship activities under the auspices of the governing larger organization. The governing larger organization must be listed on the Memorandum of Understanding (MOU) as the co-sponsor.  
*e.g., A small group of people from Organization X has agreed to serve as and carry out the responsibilities of the co-sponsor team under the auspices of*

*Organization X, which would officially be noted as the co-sponsor.*

If you are not already incorporated, in light of these requirements, your group needs to consider either self-incorporating as an independent 501(c)(3) or to operate under the auspices of a church, synagogue, mosque, or other established qualifying organization with which one or more of you are affiliated, while also evaluating issues of insurance. Under the latter arrangement, the official, named co-sponsor needs to consider the liability issues of having non-member volunteers either working on a project it is sponsoring, or of partnering with other organizations.

Existing IRIS Community Co-Sponsors fall into both of these organization categories. We would be glad to facilitate contact with self-incorporated groups and/or faith-based organizations that have acted as the official co-sponsor comprising congregation members and non-members to help you choose which organization scheme to follow.