



**MJ INSURANCE**  
SORORITY DIVISION

## Unofficial Houses

One of the more challenging exposures of writing a women's fraternity or sorority is keeping the insurance and risk management recommendations "contemporary" to the changing dynamics of a campus women's organization. As the size of the chapter increase in membership numbers, more and more sorority sisters are gravitating to alternate housing where several of them may live together. On those campuses where sorority chapter houses are not as common and/or a sorority does not physically have a chapter house, it has been common for some of the sorority sisters to secure housing together.

Irrespective of the reason, the number of "living arrangements" outside of a traditional chapter house is increasing and are being referred to and/or being considered by the campus community as the "X Sorority" chapter house. We refer to these locations as unofficial houses.

These unofficial houses pose a number of problems to the national organizations and, ultimately, to the insurance coverage. The concerns include the following:

- Unofficial houses are not owned by the women's fraternity/sorority and are typically less safe
- Residents do not believe that the rules of the organization extend to the housing arrangement, as they would argue that the situation is just a few sorority sisters securing housing on their own
- In the absence of having an actual chapter house and with the majority of the residents being affiliated with one specific sorority, it is not too big of a leap of logic for the campus to construe this residence as the legitimate sorority chapter house

We have seen a significant increase in claims that are coming from those locations that are not the actual chapter house, but instead from these unofficial houses.

We have identified this concern to your national leadership. We also know that, as a volunteer, you are more apt to be aware of the existence of these types of housing arrangements. Should you have one of these types of arrangements on your campus, we would ask that you bring it to the attention of your leadership. Upon their review, we have encouraged them to involve us, if needed, in addressing the housing situation specifically.

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