



April 16, 2009

Joel M. Frank, Sr.
Chairman
AMERIND Risk Management Corporation
502 Cedar Drive
Santa Ana, NM 87004

Dear Mr. Frank:

Our organizations, AMERIND Risk Management Corporation (AMERIND) and the National American Indian Housing Council (NAIHC), share a unique history and enjoy a special relationship that originates in serving the housing needs of American Indians and Alaska Natives.

As we well know, AMERIND is the only HUD-approved risk pool that provides property, liability and workers' compensation protection exclusively to Indian housing authorities and administers federal assistance for low-income housing on American Indian reservations and in Alaska Native Villages.

In the interest of pursuing our mutual goals, AMERIND and NAIHC have memorialized our shared efforts in a 2009 Memorandum of Understanding. In recent years, we agreed that the top priority for both our organizations was the reauthorization of the Native American Housing Assistance and Self-Determination Act (NAHASDA). On October 14, 2008, NAHASDA was amended and reauthorized through 2013. We achieved this milestone after vigorously working with members of Congress and the Administration and their staff for two years to incorporate more than two dozen amendments. These amendments will provide greater flexibility and self-determination to Indian tribes to manage their housing and economic development projects. AMERIND's annual contribution to NAIHC has largely funded this effort and Native American housing programs will benefit from this contribution for years to come. NAIHC also used these AMERIND funds to successfully advocate for an additional \$510 million of NAHASDA funding through the American Recovery and Reinvestment Act of 2009. This funding is in addition to the annual NAHASDA appropriation which was also increased to \$645 million for FY 2009.

With a new Congress and a new Administration, I am writing to present our understanding of the legislative priorities we will pursue in the 111th Congress. The NAIHC will address issues related to insurance products that protect low income housing and related buildings constructed and maintained using federal assistance. They are:

1. Seek congressional support for the ability of AMERIND to provide self-insurance plans throughout Indian Country and identify legislative and administrative vehicles by which to achieve this.

2. Urge federal legislation to provide catastrophic protection in the event AMERIND incurs catastrophic claims exceeding \$35 million resulting from fire, wind or flooding. AMERIND needs an even playing field to provide these critical services for low-income housing in Indian Country.
3. Seek extension of recognition of AMERIND as a viable source of insurance protection for property built and maintained in Indian Country using federal subsidies provided by all federal agencies. AMERIND achieved such recognition by the U.S. Department of Housing and Urban Development. AMERIND services should be accessible to all housing assisted by federal programs.

In early 2009, in their congressional meetings in Washington DC, the NAIHC Board of Directors introduced all of these issues to members of Congress and staff of the relevant committees of jurisdiction. Legislation will likely originate in the Committee on Financial Services in the U.S. House of Representatives and the Committee on Banking, Housing and Urban Affairs in the U.S. Senate. NAIHC has also issued a briefing paper on these particular priorities entitled, White Paper on Tribal Housing Related Self-Insurance Plans (attached). NAIHC will continue to work with Congress and the Administration on these priorities, including identifying vehicles by which to promulgate needed law and policy and advancing them towards completion.

At this time, we seek AMERIND's assistance to develop additional background information and supporting materials for each of these priorities. We welcome a joint planning session in the near future before NAIHC formally proceeds in pursuing these goals with Congress and the Administration. We strongly recommend this takes place in Washington DC before the congressional recess in August. We also recommend AMERIND accompany NAIHC on Capitol Hill visits at a time that is strategically poignant for each of these goals.

Recently, NAIHC incorporated AMERIND trainings at the First Annual Southwest Native Housing Forum and we are also featuring AMERIND's Spring Institute at the NAIHC 35th Annual Convention. I am pleased that our organizations are working together on new initiatives in this manner.

I look forward to a continued collaboration. I also look forward to seeing you and your staff in New Orleans. Feel free to contact me or the NAIHC staff at any time if you need anything.

Sincerely,



Marty Shuravloff
Chairman

Attachment

cc: Kent Paul, CEO, AMERIND