

## **Walker River Paiute Tribe Housing Department**

# **Tribal Elder Home Protection Program Policy and Procedures**

The Walker River Paiute Tribe Housing Department (WRPTHD) has established an account to provide structure/unit protection for the Walker River Tribal Elders who meet NAHASDA Regulations for admission to any housing program.

1. A Walker River Tribal Elder will apply to the Walker River Paiute Tribe Housing Department by submitting a completed Elder Community Shield Application and Authorization for Release of Information form.
2. The WRPTHD will verify submitted applications and verify income by third-party verification and also take a picture of the structure/unit.
3. If the applicant qualifies for Amerind Protection Coverage, the application will be forwarded to Amerind Risk Management Corporation at 502 Cedar Drive, Santa Ana Pueblo, New Mexico 87004.
4. Amerind will return a "Certificate of Coverage" document that indicates the coverage term effective date.
5. An updated form will be sent out annually in the month of April for the next year's coverage. An elder will not automatically be renewed due to possible changes to household income and/or household composition.
6. If an applicant does not qualify for the WRPTHD Elder Home Coverage Program, and application for coverage will be sent to the elder who may apply personally for the program. Elders who do not qualify for the WRPTHD Elder Home Protection Coverage will be responsible for the cost of coverage.

### **Qualifications:**

1. Applicants must be a member of the Walker River Paiute Tribe.
2. Applicants must be 55 years of age or older.
3. Income must not exceed the median income limit established by HUD and applicants must furnish proof of income with application.

### **Definitions:**

**AMERIND Home Protection Coverage for Elders** – Basic home protection, replacement or renovation of structure/unit up to the policy limit and depending on loss from fire, damage or loss, due to natural perils/disasters, i.e. wind, lightning, weather, etc., based upon Amerind Risk Management Corporation approval. No liability coverage. No personal belonging coverage.

**Basic Coverage** – Replace/Reconstruction Cost based on local square foot replacement costs on your personally owned covered structure/unit based on originally built plans as specified by Walker River Paiute Tribal Housing Department. Scope of Coverage is outlined in "Certificate of Coverage."

**Walker River Paiute Tribal Elder** – An enrolled Walker River Paiute Tribal Member that is fifty-five (55) years or older and meets the income guidelines.

**Home Owner** – An enrolled Walker River Paiute Tribal Member that can show proof of ownership to structure/unit that is used for primary residence.

Approved by Walker River Paiute Tribal Council on March 13, 2008

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