

B16SR020392

Village of Dot Lake

**Applicant/Recipient  
Disclosure/Update Report**

U.S. Department of Housing  
and Urban Development

OMB Number: 2510-0011  
Expiration Date: 12/31/2015

Applicant/Recipient Information

\* Duns Number: 8084680240000

\* Report Type: INITIAL

1. Applicant/Recipient Name, Address, and Phone (include area code):

\* Applicant Name:

Village of Dot Lake

\* Street1: PO Box 2279

Street2:

\* City: Dot Lake

County:

\* State: AK: Alaska

\* Zip Code: 99737-2279

\* Country: USA: UNITED STATES

\* Phone: 907 882-2695

2. Social Security Number or Employer ID Number: 92-0063591

\* 3. HUD Program Name:

Indian Community Development Block Grant Program

\* 4. Amount of HUD Assistance Requested/Received: \$ 450,205.00

5. State the name and location (street address, City and State) of the project or activity:

\* Project Name: Dot Lake

\* Street1: PO Box 2279

Street2:

\* City: Dot Lake

County:

\* State: AK: Alaska

\* Zip Code: 99737-2279

\* Country: USA: UNITED STATES

**Part I Threshold Determinations**

\* 1. Are you applying for assistance for a specific project or activity? These terms do not include formula grants, such as public housing operating subsidy or CDBG block grants. (For further information see 24 CFR Sec. 4.3).

Yes

No

\* 2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1-Sep. 30)? For further information, see 24 CFR Sec. 4.9

Yes

No

If you answered " No " to either question 1 or 2, **Stop!** You do not need to complete the remainder of this form.

**However,** you must sign the certification at the end of the report.

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**Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds.**

Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

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Department/State/Local Agency Name:

\* Government Agency Name:

Government Agency Address:

\* Street1:

Street2:

\* City:

County:

\* State:

\* Zip Code:

\* Country:

\* Type of Assistance:

\* Amount Requested/Provided: \$

\* Expected Uses of the Funds:

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Department/State/Local Agency Name:

\* Government Agency Name:

Government Agency Address:

\* Street1:

Street2:

\* City:

County:

\* State:

\* Zip Code:

\* Country:

\* Type of Assistance:

\* Amount Requested/Provided: \$

\* Expected Uses of the Funds:

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(Note: Use Additional pages if necessary.)

Add Attachment

Delete Attachment

View Attachment

**Part III Interested Parties. You must disclose:**

1. All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and

2. Any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

* Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)	* Social Security No. or Employee ID No.	* Type of Participation in Project/Activity	* Financial Interest in Project/Activity (\$ and %)
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %

(Note: Use Additional pages if necessary.)

**Certification**

**Warning:** If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to civil money penalty not to exceed \$10,000 for each violation.

I certify that this information is true and complete.

\* Signature:

\* Date: (mm/dd/yyyy)

Nadine Winters

06/14/2016

**Application for Federal Assistance SF-424**

<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	<b>* If Revision, select appropriate letter(s):</b> _____ <b>* Other (Specify):</b> _____
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<b>* 3. Date Received:</b> 06/14/2016	<b>4. Applicant Identifier:</b> _____
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<b>5a. Federal Entity Identifier:</b> _____	<b>5b. Federal Award Identifier:</b> _____
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**State Use Only:**

<b>6. Date Received by State:</b> _____	<b>7. State Application Identifier:</b> _____
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**8. APPLICANT INFORMATION:**

**\* a. Legal Name:** Village of Dot Lake

<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 92-0063591	<b>* c. Organizational DUNS:</b> 8084680240000
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**d. Address:**

**\* Street1:** PO Box 2279  
**Street2:** \_\_\_\_\_  
**\* City:** Dot Lake  
**County/Parish:** \_\_\_\_\_  
**\* State:** AK: Alaska  
**Province:** \_\_\_\_\_  
**\* Country:** USA: UNITED STATES  
**\* Zip / Postal Code:** 99737-2279

**e. Organizational Unit:**

<b>Department Name:</b> Administration	<b>Division Name:</b> Housing
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**f. Name and contact information of person to be contacted on matters involving this application:**

**Prefix:** Ms. **\* First Name:** Tracy  
**Middle Name:** \_\_\_\_\_  
**\* Last Name:** Charles-Smith  
**Suffix:** \_\_\_\_\_  
**Title:** Chief

**Organizational Affiliation:**  
\_\_\_\_\_

**\* Telephone Number:** \_\_\_\_\_ **Fax Number:** 907 882-5558

**\* Email:** \_\_\_\_\_

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

I: Indian/Native American Tribal Government (Federally Recognized)

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

US Department of Housing and Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14.862

CFDA Title:

Indian Community Development Block Grant Program

**\* 12. Funding Opportunity Number:**

FR-6000-N-23

\* Title:

Community Development Block Grant Program for Indian Tribes and Alaska Native Villages

**13. Competition Identification Number:**

FR-6000-N-23

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

Dot Lake New Housing Construction

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="450,205.00"/>
* b. Applicant	<input type="text" value="150,069.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="600,274.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on  .
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes  No

If "Yes", provide explanation and attach

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:

Middle Name:

\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative:  \* Date Signed:

**Attachment A**  
**Project Summary**

**2016 ICDBG Project Summary**  
**Dot Lake Village Council**  
**New Housing Construction**

The Dot Lake Village Council is partnering with Interior Regional Housing Authority (IRHA), a Community Based Development Organization, to construct one duplex with two units of two bedrooms each. IRHA will carry out the construction and primary administration of the project, while the Council retains an oversight role. New housing construction is a top priority of the Dot Lake Village Council and the residents of the community. Recent economic development efforts have been successful and as a result demand for affordable housing has outstripped supply.

The duplex will be hooked up to on-site well and septic systems and have complete kitchen facility and will provide two families with safe, quality, affordable housing. The homes will meet construction standards adopted by the Dot Lake Village Council and Interior Regional Housing Authority – Section 8 Housing Quality Standards (HQS), Universal Physical Conditions Standards (UPCS) and Alaska Housing Finance Corporations’ 5 star BEES standards. The homes will be built on surveyed lots owned by the Council. The practical design of the duplex will ensure long term affordability and sustainability as it is designed and built for maximum energy efficiency and lowest possible maintenance costs. The two households assisted under the new housing construction project will be of low-to-moderate income status (100% LMI).

There are families currently living in substandard and severely overcrowded housing in Dot Lake. In addition, there are a number of families waiting to move back to the community but do not have housing. This project represents the best solution to Dot Lake’s housing shortage as:

- No other housing is available in the immediate area that is suitable or can be considered or affordable.
- No other funding sources, including IHBG funds can meet the needs of the households to be served. The project proposes to use a state legislative grant as a match for the project. IHBG funds are insufficient to build a duplex.
- Rehabilitation of existing units is not economically feasible and the households to be served by the project currently reside in substandard housing.

There will be many positive outcomes resulting from the new construction project. Two new homes will provide assistance for two families currently residing in substandard housing. Two or three local residents will receive construction training and have short term employment and the community will be well on its way to a better overall housing situation.

Attachment **B**  
Narrative to all Five Rating Factors

**Dot Lake Village Council**  
**2016 ICDBG Application**  
**New Housing Construction**

**Rating Factor 1: Capacity of the Applicant**

1.1.a. Managerial and Technical Staff

The Dot Lake Village Council is partnering with Interior Regional Housing Authority (IRHA), a Community Based Development Organization, to construct a new duplex (two bedrooms each) that will house two families in Dot Lake. The grant and project will be administered by Interior Regional Housing Authority through a sub recipient agreement that specifies that IRHA will be conducting all project activity associated with the project utilizing force account labor. The new duplex will be occupied by families of low-to moderate income levels.

IRHA has previously been determined by Alaska HUD ONAP to be a CBDO.

Following is a description of roles and responsibilities for project staff:

<b>Staff Member and Title</b>	<b>Role for this Project</b>	<b>Responsibilities for this Project</b>
Jana George, IRHA Chief Executive Officer	Project Director	Supervisory authority for management of grant activities and oversight of staff duties.  Acts as Grant Administrator for the project, ensuring activities are in accordance with grant agreement and approved policies, rules and regulations as adopted by the Board of Commissioners and HUD.  Oversees (through staff supervision) reporting and construction activities.  <i>Reports to IRHA board of Commissioners and Dot Lake Village Council</i>
Kimberly Carlo, IRHA Chief Operating Officer	ICDBG Project Manager	Coordinates implementation of grant activities including contract management and construction activities. Reviews bid documents, bids and contracts.  Responsible for reviewing and monitoring expenditures and ensuring local hire and procurement requirements are met.

Dot Lake Village Council  
 2016 ICDBG Application  
 New Housing Construction

		<i>Reports to Chief Executive Officer.</i>
Eli James, IRHA Chief Financial Officer	Finance Officer	Responsible for oversight of all grant expenditures, ensuring project stays within budget. Reviews invoices and manages accounts payable. Ensures compliance with federal, state and IRHA finance and procurement regulations. Completes monthly reports.  <i>Reports to Chief Executive Officer</i>
Kelly Seekatz, IRHA Construction Coordinator	ICDBG Construction Assistant Manager	Assists ICDBG Manager and Construction Superintendent with implementation of grant activities. Coordinates construction scheduling and communications and acts a liaison to project management concerning bids, subcontracting and progress and delays.  <i>Reports to Chief Operating Officer</i>
Albert Lawson, IRHA Construction Superintendent	ICDBG Construction Superintendent	Supervises Force Account crew and oversees contractors. Responsible for hiring and training new Force Account crew members. Assists with preparing bid documents and completing inspections. Remains on-site during construction. Tracks progress of the project and assists with program evaluation and reporting.  <i>Reports to the Chief Operating Officer</i>
Julie Luke, Dot Lake Village Council Tribal Administrator	Tribal ICDBG Oversight Manager	General oversight of IRHA as the sub recipient. Includes reviewing and approving plans, budgets, monthly project updates and financial reports. Responsible for grant closeout at end of project. Provides monthly updates to Tribal Council and community members on project progress.  <i>Reports to First Chief and Tribal members</i>

Dot Lake Village Council  
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Tracy Charles-Smith, Dot Lake Village Council, President	Tribal ICDBG Oversight Manager	As First Chief, has overall responsibility for grant and activities. Supervises Tribal Administrator and ensures grant and construction activities follow federal, state and tribal rules and regulations.  <i>Reports to Tribal Council and community members</i>
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Interior regional Housing Authority (IRHA) has been building homes and community facilities in Interior Alaska since 1973. IRHA's mission is to work in partnership with the 42 federally recognized tribes in the region to improve rural conditions through planning, design and affordable, safe construction. IRHA is qualified to construct new homes in Nenana based on the abilities and experience of the following staff members:

**Jana George, IRHA CEO/ ICDBG Project Director.** Ms. George has served as CEO of IRHA since early 2014, but has been employed at IRHA for more than six years. Prior to being named CEO, she served as Community Planning Manager where she gained extensive experience working with tribal entities on strategic planning, organization restructuring and program and project development. She holds numerous professional certifications through HUD housing, Falmouth Institute, and the National American Indian Housing Council, in NAHASDA and Construction Management. Prior to working at IRHA, Ms. George held a variety of leadership positions in business, social services and construction, most often working with tribes or tribal organizations.

**Recent, relevant and successful experience:** Ms. George oversaw the successful completion of a health clinic the village of Nikolai in 2015. The project was completed on time and within budget by partnering with the designer, the tribe and the funders. She also oversaw the 2015 construction of new homes in two remote communities and in 2014, the rehabilitation of an elder day facility, and rehabilitation of a 14,000 square foot lodge in the village of Minto. In her oversight and supervisory role, Ms. George was responsible for the specifications and budgets of the projects, the environmental review process, and the competitive procurement process and otherwise managed the projects from start to finish. IRHA continues to receive only unqualified audits under Ms. George's direction. Each project was completed within budget, met or exceeded benchmarks and the prescribed project implementation timelines.

**Kimberly Carlo, IRHA COO/ICDBG Project Manager.** Ms. Carlo has served as Chief Operating Officer at IRHA since 2014; prior to that she acted as Energy and Weatherization Administrator for six years. As COO, she directs and coordinates IRHA business activities and housing authority departments including Planning, Housing, Warehouse and Weatherization. Before working at IRHA, MS Carlo garnered another 15 years' experience at tribal organizations

utilizing her administrative and direct programmatic skills. She holds numerous certifications; the large majority is related to housing.

**Recent, relevant and successful experience:** As Energy and Weatherization Administrator, Ms. Carlo coordinated and oversaw the weatherization of hundreds of homes between 2008 and the present. She was responsible for budgeting, scheduling staff and materials and monitoring the budgets and grant reporting. In addition, she performed the same functions for four large energy projects — all projects had the goal of reducing energy costs in the villages. Ms. Carlo successfully sought funds for feasibility and construction projection, and designing and planning the projects. She monitored the budgets and reported to funding sources, the communities and other federal and state agencies. Since becoming COO, she has performed the same functions for new housing construction (three 5 star homes) and the completion of a health clinic in Nikolai. All projects met the benchmarks of the projects — within project timelines, within budget while meeting the requirements of the funding sources.

**Eli James, IRHA Chief Financial Officer/ ICDBG Finance Officer.** Eli James is the Chief Financial Officer for IRHA; Mr. James has been with IRHA for twelve years. As CFO, he supervises the payroll section and procurement and contract compliance staff. He received his B.B.A. in Accounting from the University of Alaska Fairbanks. He has thirteen years of experience; prior to working at IRHA he worked at Fairbanks Native Association and South Central Foundation in the accounting field. Under Eli's leadership, IRHA has had unqualified (no findings) audits for the last ten years.

**Recent, relevant and successful experience:** Over the last 12 years, Eli has successfully accounted for annual budgets, resulting in unqualified audits every year. He also oversees the procurement and payroll departments. All audits have been submitted on time, exceeding the timeline requirements for submittal.

**Kelly Seekatz, IRHA Construction Coordinator/ICDBG Construction Assistant Manager.** For the past fifteen years, Ms. Seekatz has held positions that were progressively more technical in the bookkeeping and grant administrator context. She has been the Construction Coordinator at IRHA for two years and is responsible for coordinating construction scheduling and communications and acts a liaison to project management concerning bids, subcontracting and progress and/or delays. In her past employment, Ms. Seekatz was responsible for monitoring compliance with grant and contract procurement and reporting requirements ensuring that program, as well as fiscal, reporting requirements were met.

**Recent, relevant and successful experience:** Ms. Seekatz recent successful experience includes construction coordination efforts on many on-time and accurately budgeted projects including: a health clinic, three six star energy rated homes in two communities, a renovation project for a senior day facility and a community facility in Minto. All

Dot Lake Village Council  
2016 ICDBG Application  
New Housing Construction

projects under her supervision met or exceeded timelines and came in on or under budget.

**Albert Lawson, IRHA Construction Superintendent/ICDBG Construction Superintendent.** Albert Lawson serves as Construction Superintendent for IRHA. Mr. Lawson has served as Construction Superintendent for two years at IRHA; he has been employed at IRHA for five. For over 30 years he has been rehabbing and building residential homes and community facilities throughout Interior Alaska, utilizing local hire in the villages.

**Recent, relevant and successful experience:** Mr. Lawson served as on-site Construction Superintendent. He produced 100% material lists, got the materials to site, drug tested and hired local carpenters and laborers, keep daily logs, submit weekly time card and project updates and schedule mechanical and electrical components of the projects. Construction experience related or similar to this project: 1991-2016 constructed 75 new homes and rehabilitated 30 existing homes; commercial experience includes the construction of warehouses for local businesses, on-time and significantly under budget. In 2014, he supervised the rehabilitation of the Hannah Solomon Building in Fairbanks. All projects were completed ahead of schedule and within budget, meeting or exceeding project benchmarks and timelines.

**Julie Luke, Dot Lake Village Council /Tribal ICDBG Oversight Manager.** Ms. Luke has 2 years' experience with the Dot Lake Village Council. She is responsible for day to day operations of the Tribe and supervises all staff. As Tribal Administrator, Julie oversees many successful programs – Workforce Development, IGAP, cultural after school activities and Tribal Courts. She performs all bookkeeping tasks.

**Recent, relevant and successful experience:** Ms. Luke's project related responsibilities are to provide oversight and manage Dot Lake Village Council's projects and program.ms Recent relevant experience is oversight of the community revenue sharing grant, the domestic violence grant that rehabilitated the Safe House and a community beautification project that included exterior painting, repairing entryways and decks of homes. All projects met the prescribed timelines and budgets and were successfully closed out.

**Tracy Charles - Smith, 1st Chief Dot Lake Village Council/ ICDBG Oversight Manger.** As First President, Ms. Charles-Smith has the ultimate responsibility for the new housing construction project. She has multiple years of experience with the tribe, overseeing both projects and programs. Working with IRHA and the Tribal Administrator, she will ensure timely actions and appropriate communications about the planning and construction activities.

**Recent, relevant and successful experience:** Ms. Charles Smith negotiated for use of space at the transfer site in Dot Lake and she negotiated a trade for top soil with lawn seed for elders and homes of the disabled in Dot Lake. She successfully found funding to provide needed local housing the rehabilitation of the safe house and tri- plex (local apartments in Dot

Lake). That project included replacement of fuel lines and repairs, water & sewer main lines and repairs, flooring, drywall and painting and appliances. The projects were completed on-time and within budget.

#### 1.1.b. Project Implementation Plan

The ICDBG funds will be used for construction of one duplex with two 2 bedroom units in Dot Lake. Funds will be used for materials and labor for the project. Please refer to the HUD Form 4125, Implementation Schedule found in Attachment C. Project implementation will begin October 3, 2016 (or as soon as funds become available). Construction will take place May-September of 2017 with the winter months set aside for planning, procurement and evaluation. The expected project completion date is 12/31/2017 and final project closeout will be in December of 2018. The following narrative expands on the tasks listed in HUD 4125 Implementation Schedule:

- Once ICDBG funds are awarded and a sub recipient agreement signed, IRHA will meet with the Dot Lake Village Council to review the design, outline reporting requirements and schedules and communicate labor requirements from the community. IRHA has a standard, energy efficient design; through the review process with the tribe, minor modifications can be made if necessary.
- IRHA will conduct the environmental review, to include the following compliance factors: historic preservation, floodplain management, wetland protection, sole source aquifers, endangered species act, wild and scenic rivers act, clean air act, environmental justice, noise abatement and control, hazardous, toxic or radioactive materials and substances and airport clear zones.
- Based on the final design, a final budget will be developed and a material list developed and competitively bid according to HUD and IRHA procurement rules with preference given to Section 3 businesses.
- Material will be shipped via road to Dot Lake.
- IRHA uses force account labor. IRHA's construction Superintendent Foreman will be on-site as the construction manager and all additional labor will be recruited from Dot Lake. Preference will be given to Section 3 residents. Notices will be posted in the community (Post Office, Laundromat and Tribal and City Offices). Dot Lake Village Council will conduct the job application intake process and make hiring recommendations to IRHA.
- Equipment needs for the project will be identified. A determination of which equipment is available in the community that can be utilized at a lower rate will be made.
- Construction will commence and be completed by December 31, 2017.

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In the event of an unforeseen construction delays, such as delay in delivery of materials, a revised schedule will be created, showing alternative solutions to the problem (such as changing vendors) with cost impacts (if any) and indicating the source of additional funds.

#### 1.1.c. Financial Management

The Grant will be administered and implemented by Interior Regional Housing Authority, as a CBDO equivalent. IRHA has financial management systems and policies and procedures in place that meet 24 CFR part 85 and 24 CFR part 1003 (and 1000). IRHA past grants have no problems or delinquencies.

Resolutions by the Interior Regional Housing Authority certifying adoption of financial control systems and certifying the Code of Ethics adopted in 2011 is still in force is found at Attachment D. IRHA has established a financial management system based on Generally Accepted Accounting Principles (GAAP) and has a set of internal controls to ensure effective control and accountability for all cash and property. IRHA utilizes CSI budgeting for projects which compares actual and budgeted project funds, segregation of duties for handling cash, and utilization of a purchase order system for expenditures. IRHA is required to have audits in accordance with OMB Circular A-133 on a yearly basis. IRHA's most recent audit can be found on the Federal Audit Clearinghouse website. The grant applicant, the Dot Lake Tribal Council I is not required to submit an audit to the Federal Audit Clearinghouse as they did not expend more than \$500,000 of federal awards in the past year.

The financial management systems and policies and procedures in place for both Dot Lake Village Council and sub recipient IRHA that meet 24 CFR part 85 and 24 CFR part 1003 include the following components:

- A financial reporting system that provides accurate, current and complete disclosure of the financial results of financially assisted activities made in accordance with the financial reporting requirements of the grant or sub grant
- Systems are designed and in place that ensure accounting records are maintained to adequately identify the source and application of funds, supported by source documentation, and are in compliance with OMB A-87 cost principles, program regulations, and other applicable funding requirements
- An effective internal control for all assets ensuring those assets are safeguarded and used for authorized purposes
- Financial management systems that ensure accounting records are maintained to allow for budget control where weekly and monthly reports are reviewed to ensure budget and actual compliance and to allow for accurate, current and full disclosure of the financial results for each of its programs

- Cash management procedures to minimize the time federal funds are held prior to disbursement and where advances are received or sales are made procedures to ensure program income is accounted for and reported properly

#### 1.1.d. Procurement and Contract Management

This grant will be administered by Interior Regional Housing Authority as a Community Based Development Organization. IRHA has a procurement systems in place that provide for the fair and equitable treatment of all persons or firms involved in purchasing by IRHA; assure that supplies, services, and construction are procured efficiently, effectively, and at the most favorable prices available to IRHA; promote competition in contracting; provide safeguards for maintaining a procurement system of quality and integrity; and assure that IRHA purchasing actions are in full compliance with applicable grant regulations, and federal, state and local laws. IRHA's procurement activities are conducted in accordance with Department of Housing and Urban Development, and State of Alaska regulations; they meet 24 CFR part 85 and 24 CFR part 1003.

The procurement and contract management systems and procedures in place that meet 24 CFR parts 85 and 1003 include:

- Procurement and contract management systems designed to promote fair and open competition while obtaining the best value without conflicts of interest or duplicative and unnecessary purchases and to ensure contracts are performed in accordance with their terms, conditions and specifications
- Strict adherence to the procurement methods for small purchases, sealed bids, competitive proposals, and noncompetitive proposals including taking affirmative steps in contracting with small and minority firms, women business enterprises and labor surplus areas
- A cost and/or price analysis for each purchase or contract, bonding requirements and a system for resolving grievances

### Rating Factor 2: Need and Extent of the Problem

#### 2.1. Need and Viability

The construction of a new, duplex with two two- bedroom units in Dot Lake meets the essential community development need of providing affordable, quality housing for low-to moderate income community residents. Dot Lake Village Council has undertaken a thorough investigation of all existing housing in the Dot Lake area and has found that there is not affordable housing suitable for the selected low income group of tribal members (see Threshold Requirements, Attachment E). In the past year, approximately 16-18 tribal members moved back to the village. All available housing is full including the community's Domestic Violence

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Safe House and the tribally owned tri-plex. There are three families with children living with their parents (severely overcrowded) There are more tribal members wanting to move back to the village for current job opportunities but cannot due to a lack of suitable housing. The health aide position remains vacant, also due to lack of affordable, safe housing. One family is living in a one room shack with a dirt floor and no indoor plumbing.

The Council has been trying to revitalize the community and as a result, new job opportunities in the community have been created. Population is increasing, but unfortunately housing availability has not kept pace with housing demand. As a result there is:

- Strong demand for affordable housing
- Lack of housing for low income households to occupy
- No housing stock suitable for rehabilitation without exceeding the \$75,000 per unit limit

The U.S. Census data (American Community Survey 2010-2014 5-year data) indicates the following:

- Community population of 38, an Alaska Native population of 24 or 63%
- Median household income in Dot Lake is \$20,562 versus \$72,237 for Alaska
- Eighteen percent of Dot Lake households live below the poverty level
- Total housing units in the community – 33, total occupied units –14
- Of the 19 unoccupied units, none are for sale or rent or are suitable for immediate habitation
- Eighteen of the 33 existing units were built prior to 1979, 3 prior to 1989, 5 prior 1999 and 6 prior to 2009.

The proposed project will enhance the long-term sustainability and viability of Dot Lake by allowing tribal members safe affordable housing. It will be a critical part of the community's healthy housing mix, ensuring diversity, opportunity and a labor force for essential community services that residents fought so hard to obtain.

## 2.2 Project Benefit

The need for the proposed housing project is determined by utilizing data from the 2016 Factor 2 Needs Table found in the ICDBG application package. The ICDBG Rating Factor 2 Needs Table for 2016 indicates Dot Lake's dollar amount is \$1300 (9 points).

## Rating Factor 3: Soundness of Approach

### 3.1. Description of and Rationale for Proposed Project

The project consists of constructing one new duplex (2 bedrooms each) in Dot Lake. The new homes will be hooked up to well and septic systems and have complete kitchen facilities and will provide two families with safe, quality, affordable housing. The homes will meet construction standards adopted by the Dot Lake Village Council and IRHA – Section 8 Housing Quality Standards (HQS), Universal Physical Conditions Standards (UPCS) and AHFC's 5 star BEES standards. The duplex will be built on a surveyed lot in the town site of DOT Lake and are owned by Dot Lake Village Council.

The identified need in the community (and the IHP) is for affordable, quality housing. Affordable housing stabilizes low to moderate income families and builds a stronger community through the development of sustainable housing projects. Of the 19 vacant housing units in the community, most are not suitable for rehabilitation because of their extremely poor condition. Each vacant unit is either suitable for seasonal use only or has a high incidence of mold, poor thermal envelope, significant structural damage due to rotting structural members, or is not suitable due to original substandard construction. None of the existing housing can be successfully renovated without exceeding ICDBG housing rehabilitation limits of \$75,000 per house.

The practical design of the duplex will ensure long term affordability and sustainability as it is designed and will be built for maximum energy efficiency and lowest possible maintenance costs. The total cost of the duplex will come in significantly below the Total Development Cost allowable by ONAP. The HUD FY 2016 Total Development Cost for a two bedroom home in Dot Lake is \$495,207. The budgeted cost of the proposed duplex is \$600,047, a cost savings over allowable HUD total Development costs of 39% ( $\$495,207 \times 2 = \$990,414.00$  for 2 two bedroom homes). The costs savings are a result of an efficient, proven design and ordering materials in bulk and utilizing IRHA's Fairbanks warehouse for materials staging. Prior to construction, IRHA coordinates with other agencies that may have projects in the community to see if there is any efficiency to be gained through coordinated shipping, charters or personnel. IRHA uses force accounting, so using local labor reduces travel and per diem costs.

The duplex will be a single story, side by side unit; each unit's floorplan will be \_1,216\_ square feet in size. Use of Premier SIPS was chosen due to labor savings and high R-value and the good soil conditions and high gravel content of the lots. The duplex will have water and sewer through the use of on-site wells and septic systems, there is no community piped water/sewer system. The land is on the community's road system.

The project will provide on-going construction trade training for 2-3 FTE locally employed tribal members (preference going to Section 3 residents) whose skills will be transferable to future construction projects in the community or the region.

IRHA and Dot Lake Village Council are committed to train and/or employ Section 3 residents and/or contract with Section 3 businesses. Section 3 residents are defined as public housing residents or low and very-low income persons who live where a HUD-assisted project for housing is located. Low income is defined as 80% or below the median income in Nenana and very low income is defined as 50% or below the median income of that area. A Section 3 business is one that is at least 51% or more owned by Section 3 residents or whose permanent, full-time employees include persons, at least 30% of whom are currently Section 3 residents, or within three years of the date of first employment with the business concern were Section 3 residents. Dot Lake Village Council and IRHA will carry out the intent of Section 3 through the following activities:

- IRHA will include appropriate Section 3 worker preference language in hiring notices for construction and will screen applicants accordingly during the force account labor employment process.
- Language will be included in all project construction contracts requiring training and employment of Section 3 persons to the maximum extent feasible.
- IRHA will send a notice to all tribes in the proximity of Nenana advising of the any competitive bid becoming available and advising of the Section 3 business preference.

### 3.2. Budget and Cost Estimates

A detailed cost estimate can be found in Attachment G along with HUD 4123, Cost Summary. The total project budget is \$600,047. The ICDBG request is for \$450,205.00. NAHASDA funds in the amount of \$150,069.00 (25% of the project total) are committed by IRHA and the Dot Lake Village Council to fund the remainder of the project.

The detailed budget was generated by IRHA construction management team (Albert Lawson, Steve Minnema and Gabe Dayton), using CSI software. Combine, all three have over thirty years' experience in construction cost estimating.

### 3.3.b Commitment to Sustain Activities

The IRHA Homeownership Agreement is located at Attachment H. The ongoing maintenance of the homes will reside with the homebuyer. IRHA has a mandatory homeownership counseling program for all potential homeowners. The counseling/education program has five steps and lets the home owner know of their responsibilities, the costs, and how to maintain the house and installed appliances. As part of the Home Owner Purchase Agreement the home buyer agrees to be responsible for all routine and non-routine maintenance including all repairs and replacements. Homeowner failure to perform maintenance constitutes a default of the Homeownership Agreement

#### **Rating Factor 4: Leveraging Resources**

Interior Regional Housing Authority, with the agreement of the Dot Lake Village Council, commits to using \$150,069.00 of NAHASDA funds out of a project total of \$600,274.00. This equates to a 25% match for (8 points).

#### **Rating Factor 5: Comprehensiveness and Coordination**

##### **5.1. Coordination**

The scope of this project was determined by Dot Lake Village Council and IRHA staff based on meetings and multiple other communications with the Tribal Council and residents of Dot Lake. These discussions lead to the conclusion that new home construction would have the most benefit for LMI families in the community; the cost to rehabilitate existing unoccupied homes in Dot Lake is not feasible. As with IRHA's other construction projects, this ICDBG project will act as a catalyst for coordination among the tribe and other organizations providing services/programs to the tribe where the goal is to improve rural conditions through planning, design and affordable, safe construction. This planning includes working closely with the Dot Lake Village Council, Tanana Chiefs Conference (TCC) and members of the Dot Lake community. Tanana Chiefs Conference is a tribal organization that provides health & social services, employment and training and some housing services. IRHA, TCC and the tribe work closely together to ensure there is no duplication of services or efforts. The two organizations also conducted a region wide housing survey (2015) in order to better serve the needs of its member tribes.

The coordination includes working together to ensure the success of the project and ensuring placement of income qualified candidates in the construction jobs and LMI families in the new homes.

##### **5.2. Outputs and Outcomes**

Outputs are two units (one duplex, 2 bedrooms each) of new housing constructed; \$600,047.00 dollars invested in the community; two to three temporary construction jobs created in the community; two to three individuals receiving construction training that will enable them to secure future employment; and eight individuals (two families) assisted through access to affordable housing.

Outcomes are the reduction in the number of families (2) living in substandard housing; reduction in housing overcrowding; increased income and training for 2-3 members of the community through temporary construction employment; increased home ownership rates; and increased energy efficiency as a result of a 5-star rating on the new homes.

**Attachment C**  
**Implementation Schedule**

# Implementation Schedule

Indian Community Development Block Grant (ICDBG)

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing

OMB Approval No. 2577-0191  
(exp. 4/30/2018)

See Instructions and Public Reporting Statement on back.  
Submit a separate implementation schedule for each project category.

1. Name of Applicant (as shown in Item 5, Standard Form 424)  
**Dot Lake Village Council**

2. Application/Grant Number (to be assigned by HUD) 3.  Original (First submission to HUD)  Pre-Award Submission  Amendment (submitted after grant approval)  
Date (mm/dd/yyyy) **06/13/2016**

4. Name of Project (as shown on form HUD-4123, item 4)  
**Dot Lake New Housing Construction**

5. Effective Date (mm/dd/yyyy) **10/01/2016** Expected Completion Date (mm/dd/yyyy) **10/31/2017** Expected Closeout Date (mm/dd/yyyy) **12/31/2017**

6. Environmental Review Status  
 Exempt (As described in 24 CFR 58.34)  Under Review (Review underway; findings not yet made)  Finding of No Significant Impact (Finding made that request for release of funds for project is not an action which may significantly affect the environment.)  
 EIS Required (Finding that project may significantly affect environment or EIS automatically required by 24 CFR 58.37)  Not Started (Review not yet begun)  Certification (Environmental review completed; certification and request for release of funds being prepared for submission.)  Categorically Excluded (as described in 24 CFR 58.35)  
 7. Tribal Fiscal Year (mm/dd/yyyy) **01/01/2017**

8. Task List  
(List tasks such as environmental assessment, acquisition, etc.) Use Calendar Year (CY) quarters. Fill-in the CY below. See detailed instructions on back.

	CY								Date (mm/dd/yyyy) (if exceeds 8th Q. tr	
	1st Qtr.	2nd Qtr.	3rd Qtr.	4th Qtr.	5th Qtr.	6th Qtr.	7th Qtr.	8th Qtr.		
Environmental Review	X									
Develop CSI budget for known sites	X									
Procure and receive materials		X	X							
Inventory and ship materials via road			X							
Grub lot and build pad				X						
Construction of foundation and bldg shell										
Install utilities (hook up to community system)										
Rough in plumbing, mechanical & electrical										
Insulate & finish interior & exterior finishes										
Finish plumbing, mechanical, electrical										
Final inspection & energy rating										
10. Planned Drawdowns by Quarter (Enter amounts non-cumulatively)										\$ Total
	\$ 30,000.00	\$ 360,028.00	\$ 210,019.00	\$	\$	\$	\$	\$	\$	\$ 600,047.00
11. Cumulative Drawdown (if more than one page, enter total on last page only)										\$ Total
	\$ 30,000.00	\$ 390,028.00	\$ 600,047.00	\$ 600,047.00	\$ 600,047.00	\$ 600,047.00	\$ 600,047.00	\$ 600,047.00	\$ 600,047.00	\$ 600,047.00

Public reporting burden for this collection of information is estimated to average 40 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestion for reducing this burden, to the Reports Management Officer, Paperwork Reduction Project (2577-0191), Office of Information Technology, U.S. Department of Housing and Urban Development, Washington D.C. 20410-3600. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This collection of information requires that each eligible applicant submit information to enable HUD to select the best projects for funding during annual competitions for the ICDBG Program. The information will be used by HUD to determine whether applications meet minimum screening eligibility requirements and application submission requirements. Applicants provide general information about the project which is preliminary to the review of the applicant's response to the criteria for rating the application. The information is essential for HUD in monitoring grants to ensure that grantees are making proper use of Federal dollars. Responses to the collection are required by Section 105 of the Department of Housing and Urban Development Reform Act (P.L. 101-235) as amended by the Cranston-Gonzales National Affordable Housing Act of 1990. The information requested does not tend itself to confidentiality.

**Instructions for Item 9 Schedule:** Use Calendar Year (CY) quarters. Fill-in the CY below, if the project begins in May, for example, enter under "1st Qtr." A(April), M(May), J(June). Indicate time period required to complete each activity, e.g., acquisition, by entering "X" under the months it will begin and end. Draw a horizontal line from the first to the second "X". If the completion date will extend beyond the 8th quarter, enter date in the far right column and attach an explanation.

**NOTE:** Within 90 days of project completion, the grantee shall submit to the Area ONAP a copy of the final status and evaluation report described in § 1003.506(a) and a completed Financial Status Report (SF-425). If acceptable reports are not submitted, an audit of the grantee's program activities may be conducted by HUD.

**Attachment D**  
**Codes of Conduct/Financial Controls**



**INTERIOR REGIONAL HOUSING AUTHORITY**



**RESOLUTION 2013-05  
FINANCIAL POLICY**

**WHEREAS,** the Board of Commissioners of the Interior Regional Housing Authority (IRHA) recognizes that serving on the Board of the IRHA and representing the people of the TCC/Doyon region comes with great responsibility; and

**WHEREAS,** the Board of Commissioners of the IRHA recognizes the potential impact their actions have on the organization and the region as a whole; and

**WHEREAS,** the Board of Commissioners realize that the importance of their work on the Board requires high moral and ethical standards; and

**NOW THEREFORE BE IT RESOLVED,** that the Board of Commissioners of the Interior Regional Housing Authority hereby adopts the attached Financial Policy to provide guidelines for those serving on the Board of Commissioners.

**PASSED ON THIS 2<sup>nd</sup> DAY OF AUGUST 2013.**

A large black rectangular redaction box covers the signature area of the document.

Janet Woods, Chair



**RESOLUTION 2014-08**

**A Resolution Certifying Adoption of Code of Conduct**

Whereas Interior Regional Housing Authority is partnering with the Hughes Village Council for construction of new housing, the Grayling IRA Council for construction of new housing and the Rampart Village Council for the renovation of the school building; and

Whereas, it is necessary to certify that a Code of Conduct has been adopted and implemented,

Whereas IRHA adopted a Code of Conduct that states that business shall be conducted:

- With Professional standards of conduct, ethics and values
- In a manner that fosters public trust
- With business practices that are intended to avoid a real or apparent conflict of interest or the appearance of a conflict of interest
- With adherence to IRHA adopted conflict of interest, procurement and contact administration policies
- In compliance with Federal, State and Local laws, statutes, rules regulations and codes

Now therefore be it resolved by the Board of Commissioners of Interior Regional Housing Authority certifies that the Code of Conduct adopted on November 11, 2011 and previously submitted to HUD Alaska ONAP), are still in effect.

**PASSED** on this 18<sup>th</sup> day of July 2014.



Janet Woods, Chair

**Attachment E**  
**Threshold Requirements**

**Dot Lake Village Council**  
**P.O. Box 70494**  
**Fairbanks, AK 99701**  
**(907)882-2695**

Threshold Requirements for ICDBG New Housing Construction  
In Accordance with 1003.302 we affirm the following:

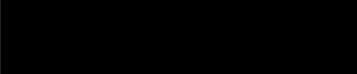
The two households assisted under this new housing  
construction project will be of low-to-moderate income status  
(100% LMI);

No other housing is available in the immediate area that is  
suitable for the households to be assisted. U.S. Census data  
indicates there are a total of 33 housing units in Dot Lake; 14 are  
occupied and none of the remaining 19 are available for rent or  
sale or are suitable for occupancy or rehabilitation. Median  
household income in the community is \$22,500 – the median  
household income in Alaska is \$72,237. With incomes so low, it  
is not likely residents can afford to purchase/build homes on  
their own.

No other funding sources, including IHBG funds can meet the  
needs of the households to be served. The total project budget is  
\$600,274.00. The ICDBG request amount is \$450,205.00.

NAHASDA funds will provide the remaining 25% of project  
funding. IHBG funds alone are not adequate to fund the total  
project.

Rehabilitation of existing units is not economically feasible and  
the households to be housed are currently residing.

  
First Chief =  
president

6/14/16  
Tracy Charles-Smith

**Attachment F**  
**Cost Summary Form 4123, Detailed Budget**

# Cost Summary

Indian Community Development Block Grant (ICDBG)

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing

OMB Approval No. 2577-0191  
(exp. 4/30/2018)

See Instructions and Public Reporting Statement on back.

1. Name of Applicant (as shown in Item 5, Standard Form 424)		2. Application/Grant Number (to be assigned by HUD upon submission)				
3. <input checked="" type="checkbox"/> <b>Original</b> (check here if this is the first submission to HUD)		<input type="checkbox"/> <b>Revision</b> (check here if submitted with implementation schedule as part of pre-award requirements)		<input type="checkbox"/> <b>Amendment</b> (check here if submitted after HUD approval of grant)		Date (mm/dd/yyyy)
4. Project Name & Project Category (see instructions on reverse) a	Planned ICDBG Expenditures b	Planned Other Federal Funds Expenditures c	Planned Non-Federal Funds Expenditures d	Total Planned Expenditures e	Source of Other Funds for each Activity f	
New Housing Construction - General Conditions	\$ 129,376.00	\$ 43,124.00	\$	\$ 172,500.00	NAHASDA	
New Housing Construction - Site Work/Concrete	57,819.00	19,273.00		77,092.00	NAHASDA	
New Housing Construction - Metals, Woods, Plastics	53,925.00	17,975.00		71,900.00	NAHASDA	
New Housing Construction - Thermal & Mousture	30,237.00	10,079.00		40,316.00	NAHASDA	
New Housing Construction - Doors & Windows	7,080.00	2,360.00		9,440.00	NAHASDA	
New Housing Construction - Finishes & Specialties	31,925.00	10,641.00		42,566.00	NAHASDA	
New Housing Construction - Equipment & Furnishings	7,137.00	2,379.00		9,516.00	NAHASDA	
New Housing Construction - Mechanical	32,665.00	10,888.00		43,553.00	NAHASDA	
New Housing Construction - Electrical	28,382.00	9,461.00		37,843.00	NAHASDA	
				0.00		
				0.00		
				0.00		
<b>5. Administration</b>						
a. General Management and Oversight.	71,661.00	23,887.00		95,548.00		
b. Indirect Costs: Enter indirect costs to be charged to the program pursuant to a cost allocation plan.				0.00		
c. Audit: Enter estimated cost of Program share of A-133 audits.				0.00		
<b>Administration Total *</b>	<b>\$ 71,661.00</b>	<b>\$ 23,887.00</b>	<b>\$ 0.00</b>	<b>\$ 95,548.00</b>		
<b>6. Planning</b> The Project description must address the proposed use of these funds.						
<b>7. Technical Assistance</b> Enter total amount of ICDBG funds requested for technical assistance. **						
<b>8. Sub Total</b> Enter totals of columns b, c, and d.	<b>\$ 450,207.00</b>	<b>\$ 150,067.00</b>	<b>\$ 0.00</b>			
<b>9. Grand Total</b> Enter sum of columns b, c, and d.					<b>\$ 600,274.00</b>	

\* The total of items 5 and 6 cannot exceed 20% of the total ICDBG funds requested.

\*\* No more than 10% of ICDBG funds requested may be used for technical assistance. If funds are requested under this line item, a separate project description must accompany the application to describe the technical assistance the application intends to obtain. Only technical assistance costs associated with the development of a capacity to undertake a specific funded program activity are eligible (24 CFR 1003.206).

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Public reporting burden for this collection of information is estimated to average 40 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This collection of information requires that each eligible applicant submit information to enable HUD to select the best projects for funding during annual competitions for the ICDBG Program. The information will be used by HUD to determine whether applications meet minimum screening eligibility requirements and application submission requirements. Applicants provide general information about the project which is preliminary to the review of the applicant's response to the criteria for rating the application. The information is essential for HUD in monitoring grants to ensure that grantees are making proper use of Federal dollars. Responses to the collection are required by Section 105 of the Department of Housing and Urban Development Reform Act (P.L. 101-235) as amended by the Cranston-Gonzales National Affordable Housing Act of 1990. The information requested does not lend itself to confidentiality.

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#### Instructions for Item 4.

##### Project Name and Project Category

##### Column 4.a :

Participants enter the project name and the name of one of the following three categories of activities:

- Housing
- Community Facilities
- Economic Development

Also enter the component name if applicable. Use a separate Cost Summary sheet (form HUD-4123) for each project included in the application.

Examples of categories and/or components including examples of eligible activities are listed below.

##### Housing

###### Rehabilitation Component

- Rehabilitation
- Demolition

###### Land to Support New Housing Component

###### New Housing Construction Component

##### Community Facilities

###### Infrastructure Component

- Water
- Sewer
- Roads and Streets
- Storm Sewers

###### Buildings Component

- Health Clinic
- Daycare Center
- Community Center
- Multi-purpose Center

##### Economic Development

- Commercial (wholesale, retail)
- Industrial
- Motel/Hotel
- Restaurant
- Agricultural Development

**Column 4.b :** Enter the amount of ICDBG funds planned for the project.

**Column 4.c :** Enter the amount of other Federal funds planned for the project.

**Column 4.d :** Enter the amount of non-Federal funds planned for the project.

# Interior Regional Housing Authority

## Budget Form Summary Sheet

Project Work Plan and Budget: Dot Lake Duplex

Department: \_\_\_\_\_

Construction

Work Order Request No.: \_\_\_\_\_

Document prepared by: \_\_\_\_\_

Resident Name/Unit Number: Dot Lake, AK

Date: \_\_\_\_\_

5-May-16

Construct a SIP duplex on lot provided by tribe at no cost to IRHA, use existng well adding another and install two septic systems. Home to be Premier pane, two bedroom typical of Spenard Building products two bedroom package. Wired with LED lighting, wood stove, standard plumbing fixtures.

CSI Divisions	Work Item	TOTAL LABOR (INCLUDING BENEFITS @35%)	Travel/ Per Diem	Material	Freight	Contract	Equipm't/ Other	Total Estimated Costs
00	Project Conditions	\$ 1,620.00	\$ 800.00	\$ -	\$ -	\$ 5,000.00	\$ -	\$ 7,420.00
01	General Conditions	\$ 21,136.00	\$ 46,000.00	\$ -	\$ 15,000.00	\$ -	\$ 61,730.00	\$ 143,866.00
02	Site Work	\$ 11,232.00	\$ -	\$ 5,500.00	\$ -	\$ 45,000.00	\$ -	\$ 61,732.00
03	Concrete	\$ 4,860.00	\$ -	\$ 10,500.00	\$ -	\$ -	\$ -	\$ 15,360.00
04	Masonry	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
05	Metals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
06	Woods & Plastics	\$ 40,500.00	\$ -	\$ 31,400.00	\$ -	\$ -	\$ -	\$ 71,900.00
07	Thermal & Moisture	\$ 16,416.00	\$ -	\$ 23,900.00	\$ -	\$ -	\$ -	\$ 40,316.00
08	Doors & Windows	\$ 2,160.00	\$ -	\$ 7,280.00	\$ -	\$ -	\$ -	\$ 9,440.00
09	Finishes	\$ 22,572.00	\$ -	\$ 6,500.00	\$ -	\$ -	\$ -	\$ 29,072.00
10	Specialties	\$ 2,894.00	\$ -	\$ 10,600.00	\$ -	\$ -	\$ -	\$ 13,494.00
11	Equipment	\$ 216.00	\$ -	\$ 2,600.00	\$ -	\$ -	\$ -	\$ 2,816.00
12	Furnishings	\$ 2,700.00	\$ -	\$ 4,000.00	\$ -	\$ -	\$ -	\$ 6,700.00
15	Mechanical	\$ 25,553.00	\$ -	\$ 18,000.00	\$ -	\$ -	\$ -	\$ 43,553.00
16	Electrical	\$ 24,343.00	\$ -	\$ 13,500.00	\$ -	\$ -	\$ -	\$ 37,843.00
17	Contingency							\$ 21,214.00

Subtotal
Project Burden
Project Total

\$ 504,726.00
\$ 95,548.00
\$ 600,274.00

Estimated start date:
Estimated end date:

**Interior Regional Housing Authority**

Project Estimate for: <b>Dot Lake Duplex</b>	Department: <b>Construction</b>
Work Order Request No.:	Document prepared by: <b>SJM, AL, GD</b>
Resident Name/Unit No.: <b>Dot Lake, AK</b>	Date: <b>5/5/2016</b>

Construct a SIP duplex on lot provided by tribe at no cost to IRHA, use existing well adding another and install two septic systems. Home to be Premier pane, two bedroom typical of Spenard Building products two bedroom package. Wired with LED lighting, wood stove, standard plumbing fixtures.

CSI Divisions	Work Item Description	Estimated Hours	Rate of Pay	Employee Benefits @ 35%	Direct Labor	Total Labor	Estimated Days of Travel	Per Diem Rate	Travel Costs	Total Travel/Per Diem	Material	Freight	Contract	Equipm't/Other	Total Estimate
				.10		.20				.30	.40	.50	.60	.70	
<b>Division 0 - Project Conditions</b>															
700	Consulting/A&E	20	\$ 40.00	\$ 280.00	\$ 800.00	\$ 1,080.00	2	\$ 200.00	\$ -	\$ 400.00	\$ -	\$ -	\$ 2,500.00		\$ 3,980.00
720	AHFC Energy Rating	10	\$ 40.00	\$ 140.00	\$ 400.00	\$ 540.00	2	\$ 200.00		\$ 400.00	\$ -	\$ -	\$ 2,500.00	\$ -	\$ 3,440.00
745	Building Permits		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
750	Land Purchase		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Division 0:</b>		<b>30</b>		<b>\$ 420.00</b>	<b>\$ 1,200.00</b>	<b>\$ 1,620.00</b>	<b>4</b>		<b>\$ -</b>	<b>\$ 800.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 5,000.00</b>	<b>\$ -</b>	<b>\$ 7,420.00</b>

<b>Division 1 - General Conditions</b>															
1000	General Conditions		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 59,230.00	\$ 59,230.00
1020	Travel/Per Diem	26	\$ 56.00	\$ 510.00	\$ 1,456.00	\$ 1,966.00	200	\$ 215.00	\$ 3,000.00	\$ 46,000.00	\$ -	\$ -	\$ -	\$ -	\$ 47,966.00
1400	Quality Control	10	\$ 40.00	\$ 140.00	\$ 400.00	\$ 540.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 540.00
1501	Fairbanks Warehouse		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1502	Mobilization	40	\$ 40.00	\$ 560.00	\$ 1,600.00	\$ 2,160.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,160.00
1505	De-Mobilization	20	\$ 40.00	\$ 280.00	\$ 800.00	\$ 1,080.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,080.00
1506	Supervision	100	\$ 56.00	\$ 1,960.00	\$ 5,600.00	\$ 7,560.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,560.00
1514	Clean-Up	65	\$ 40.00	\$ 910.00	\$ 2,600.00	\$ 3,510.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,510.00
1530	Safety	10	\$ 40.00	\$ 140.00	\$ 400.00	\$ 540.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 540.00
1536	Small Tools	2	\$ 40.00	\$ 28.00	\$ 80.00	\$ 108.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 108.00
1538	Gen'l Freight Allowance	60	\$ 40.00	\$ 840.00	\$ 2,400.00	\$ 3,240.00		\$ -	\$ -	\$ -	\$ 15,000.00	\$ -	\$ -	\$ -	\$ 18,240.00
1566	Warranty		\$ 40.00	\$ -	\$ -	\$ -				\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1572	Equipment Rental & Fuel	8	\$ 40.00	\$ 112.00	\$ 320.00	\$ 432.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,500.00	\$ 2,932.00
<b>Total Division 1:</b>		<b>341</b>		<b>\$ 5,480.00</b>	<b>\$ 15,656.00</b>	<b>\$ 21,136.00</b>	<b>\$ 200.00</b>		<b>\$ 3,000.00</b>	<b>\$ 46,000.00</b>	<b>\$ -</b>	<b>\$ 15,000.00</b>	<b>\$ -</b>	<b>\$ 61,730.00</b>	<b>\$ 143,866.00</b>

<b>Division 2 - Site Work</b>															
2000	Site Work (General)	40	\$ 40.00	\$ 560.00	\$ 1,600.00	\$ 2,160.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,160.00
2050	Building/Site Demolition	20	\$ 40.00	\$ 280.00	\$ 800.00	\$ 1,080.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,080.00
2100	Cleaning		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2146	Foundation Drainage		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2150	Shoring		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2156	Underpinning		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2164	Soils & Rock Anchors		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2200	Earthwork	40	\$ 40.00	\$ 560.00	\$ 1,600.00	\$ 2,160.00		\$ -	\$ -	\$ -	\$ 3,000.00	\$ -	\$ -	\$ -	\$ 5,160.00
2350	Piling		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2660	Water Distribution (Site)		\$ 56.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2670	Water Wells	20	\$ 56.00	\$ 392.00	\$ 1,120.00	\$ 1,512.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,000.00	\$ -	\$ 11,512.00
2700	Site Drainage/Sewerage		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2740	Septic Systems	60	\$ 40.00	\$ 840.00	\$ 2,400.00	\$ 3,240.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ 35,000.00	\$ -	\$ 38,240.00

**Interior Regional Housing Authority**

(Construct a SIP duplex on lot provided by tribe at no cost to IRHA, use existing well adding another and install two septic systems. Home to be Premier pane, two bedroom typical of Spenard Building products two bedroom package. Wired with LED lighting, wood stove, standard plumbing fixtures.

Project Estimate for:	Dot Lake Duplex	Department:	Construction
Work Order Request No.:		Document prepared by:	SJM, AL, GD
Resident Name/Unit No.:	Dot Lake, AK	Date:	5/5/2016

CSI Divisions	Work Item Description	Estimated Hours	Rate of Pay	Employee Benefits @ 35%	Direct Labor	Total Labor	Estimated Days of Travel	Per Diem Rate	Travel Costs	Total Travel/Per Diem	Material	Freight	Contract	Equipm't/ Other	Total Estimate
				.10		.20				.30	.40	.50	.60	.70	
2750	Site Power & Communications	20	\$ 40.00	\$ 280.00	\$ 800.00	\$ 1,080.00		\$ -		\$ -	\$ 2,500.00	\$ -	\$ -	\$ -	\$ 3,580.00
<b>Total Division 2:</b>		<b>200</b>		<b>\$ 2,912.00</b>	<b>\$ 8,320.00</b>	<b>\$ 11,232.00</b>			<b>\$ -</b>	<b>\$ -</b>	<b>\$ 5,500.00</b>	<b>\$ -</b>	<b>\$ 45,000.00</b>	<b>\$ -</b>	<b>\$ 61,732.00</b>

**Division 3 - Concrete**

3000	Concrete (General)	90	\$ 40.00	\$ 1,260.00	\$ 3,600.00	\$ 4,860.00		\$ -	\$ -	\$ -	\$ 10,500.00	\$ -	\$ -	\$ -	\$ 15,360.00
3100	Concrete Formwork		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3200	Concrete Rebar/WWF		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3300	Concrete ICF		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Division 3:</b>		<b>90</b>		<b>\$ 1,260.00</b>	<b>\$ 3,600.00</b>	<b>\$ 4,860.00</b>			<b>\$ -</b>	<b>\$ -</b>	<b>\$ 10,500.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 15,360.00</b>

**Division 4 - Masonry**

4000	Masonry (General)		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Division 4:</b>				<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>			<b>\$ -</b>						

**Division 5 - Metals**

5000	Miscellaneous Steel		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Division 5:</b>				<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>			<b>\$ -</b>						

**Division 6 - Wood & Plastics**

6050	Fasteners & Adhesives	20	\$ 40.00	\$ 280.00	\$ 800.00	\$ 1,080.00		\$ -	\$ -	\$ -	\$ 2,000.00				\$ 3,080.00
6100	Rough Carpenter	450	\$ 40.00	\$ 6,300.00	\$ 18,000.00	\$ 24,300.00		\$ -	\$ -	\$ -	\$ 23,000.00			\$ -	\$ 47,300.00
6100	Rough Carpenter Overrime		\$ 60.00	\$ -	\$ -	\$ -				\$ -				\$ -	
6200	Finish Carpentry	280	\$ 40.00	\$ 3,920.00	\$ 11,200.00	\$ 15,120.00					\$ 6,400.00			\$ 21,520.00	
6200	Finish Carpentry Overrime		\$ 60.00	\$ -	\$ -	\$ -								\$ -	
<b>Total Division 6:</b>		<b>750</b>		<b>\$ 10,500.00</b>	<b>\$ 30,000.00</b>	<b>\$ 40,500.00</b>			<b>\$ -</b>	<b>\$ -</b>	<b>\$ 31,400.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 71,900.00</b>

**Division 7 - Thermal and Moisture**

7100	Waterproofing	30	\$ 40.00	\$ 420.00	\$ 1,200.00	\$ 1,620.00		\$ -	\$ -	\$ -	\$ 2,400.00	\$ -	\$ -	\$ -	\$ 4,020.00
7190	Vapor/Air Barriers	30	\$ 40.00	\$ 420.00	\$ 1,200.00	\$ 1,620.00		\$ -	\$ -	\$ -	\$ 1,000.00	\$ -	\$ -	\$ -	\$ 2,620.00
7200	Insulation (Fiberglass/etc.)	30	\$ 40.00	\$ 420.00	\$ 1,200.00	\$ 1,620.00		\$ -	\$ -	\$ -	\$ 2,500.00	\$ -	\$ -	\$ -	\$ 4,120.00
7212	Rigid Insulation	10	\$ 40.00	\$ 140.00	\$ 400.00	\$ 540.00		\$ -	\$ -	\$ -	\$ 4,500.00	\$ -	\$ -	\$ -	\$ 5,040.00
7214	Foam-In-Place Insulation	10	\$ 40.00	\$ 140.00	\$ 400.00	\$ 540.00		\$ -	\$ -	\$ -	\$ 1,500.00	\$ -	\$ -	\$ -	\$ 2,040.00
7240	EIFS (Extr Insul Finish System)		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -
7400	Roofing	90	\$ 40.00	\$ 1,260.00	\$ 3,600.00	\$ 4,860.00		\$ -	\$ -	\$ -	\$ 6,500.00	\$ -	\$ -	\$ -	\$ 11,360.00
7630	Gutters and Downspouts	14	\$ 40.00	\$ 196.00	\$ 560.00	\$ 756.00		\$ -	\$ -	\$ -	\$ 1,800.00	\$ -	\$ -	\$ -	\$ 2,556.00
7460	Siding	80	\$ 40.00	\$ 1,120.00	\$ 3,200.00	\$ 4,320.00		\$ -	\$ -	\$ -	\$ 3,500.00	\$ -	\$ -	\$ -	\$ 7,820.00
7900	Joint Sealers/Caulking	10	\$ 40.00	\$ 140.00	\$ 400.00	\$ 540.00		\$ -	\$ -	\$ -	\$ 200.00	\$ -	\$ -	\$ -	\$ 740.00

**Interior Regional Housing Authority**

(Construct a SIP duplex on lot provided by tribe at no cost to IRHA, use existing well adding another and install two septic systems. Home to be Premier pane, two bedroom typical of Spenard Building products two bedroom package. Wired with LED lighting, wood stove, standard plumbing fixtures.

Project Estimate for: Dot Lake Duplex	Department: Construction
Work Order Request No.:	Document prepared by: SJM, AL, GD
Resident Name/Unit No.: Dot Lake, AK	Date: 5/5/2016

CSI Divisions	Work Item Description	Estimated Hours	Rate of Pay	Employee Benefits @ 35%	Direct Labor	Total Labor	Estimated Days of Travel	Per Diem Rate	Travel Costs	Total Travel/Per Diem	Material	Freight	Contract	Equipm't/ Other	Total Estimate
				.10		.20				.30	.40	.50	.60	.70	
<b>Total Division 7:</b>		304		\$ 4,256.00	\$ 12,160.00	\$ 16,416.00			\$ -	\$ -	\$ 23,900.00	\$ -	\$ -	\$ -	\$ 40,316.00

**Division 8 - Doors & Windows**

S100	Metal Doors-Exterior	8	\$ 40.00	\$ 112.00	\$ 320.00	\$ 432.00		\$ -	\$ -	\$ -	\$ 1,500.00	\$ -	\$ -		\$ 1,932.00
S200	Wood Doors-Interior	12	\$ 40.00	\$ 168.00	\$ 480.00	\$ 648.00		\$ -	\$ -	\$ -	\$ 1,500.00	\$ -	\$ -	\$ -	\$ 2,148.00
S600	Windows	16	\$ 40.00	\$ 224.00	\$ 640.00	\$ 864.00		\$ -	\$ -	\$ -	\$ 3,800.00	\$ -	\$ -	\$ -	\$ 4,664.00
S700	Hardware	4	\$ 40.00	\$ 56.00	\$ 160.00	\$ 216.00		\$ -	\$ -	\$ -	\$ 480.00	\$ -	\$ -	\$ -	\$ 696.00
S800	Glass & Glazing		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Division 8:</b>		40		\$ 560.00	\$ 1,600.00	\$ 2,160.00			\$ -	\$ -	\$ 7,280.00	\$ -	\$ -	\$ -	\$ 9,440.00

**Division 9 - Finishes**

9250	Gypsum Board (Install)	70	\$ 40.00	\$ 980.00	\$ 2,800.00	\$ 3,780.00		\$ -	\$ -	\$ -	\$ 2,000.00	\$ -	\$ -		\$ 5,780.00
9260	GWB Tape & Finish	110	\$ 56.00	\$ 2,156.00	\$ 6,160.00	\$ 8,316.00		\$ -	\$ -	\$ -	\$ 300.00	\$ -	\$ -	\$ -	\$ 8,616.00
9550	Flooring	110	\$ 40.00	\$ 1,540.00	\$ 4,400.00	\$ 5,940.00		\$ -	\$ -	\$ -	\$ 3,500.00	\$ -	\$ -	\$ -	\$ 9,440.00
9800	Special Coatings/Fire Resisive		\$ 40.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
9900	Painting	60	\$ 56.00	\$ 1,176.00	\$ 3,360.00	\$ 4,536.00		\$ -	\$ -	\$ -	\$ 700.00	\$ -	\$ -	\$ -	\$ 5,236.00
<b>Total Division 9:</b>		350		\$ 5,852.00	\$ 16,720.00	\$ 22,572.00			\$ -	\$ -	\$ 6,500.00	\$ -	\$ -	\$ -	\$ 29,072.00

**Division 10 - Specialties**

10300	Fireplaces/Woodstoves	24	\$ 56.00	\$ 470.00	\$ 1,344.00	\$ 1,814.00		\$ -	\$ -	\$ -	\$ 9,000.00	\$ -	\$ -		\$ 10,814.00
10800	Toilet/Bath Accessories	20	\$ 40.00	\$ 280.00	\$ 800.00	\$ 1,080.00		\$ -	\$ -	\$ -	\$ 1,600.00	\$ -	\$ -	\$ -	\$ 2,680.00
<b>Total Division 10:</b>		44		\$ 750.00	\$ 2,144.00	\$ 2,894.00			\$ -	\$ -	\$ 10,600.00	\$ -	\$ -	\$ -	\$ 13,494.00

**Division 11 - Equipment**

11452	Residential Appliances	4	\$ 40.00	\$ 56.00	\$ 160.00	\$ 216.00		\$ -	\$ -	\$ -	\$ 2,600.00	\$ -	\$ -		\$ 2,816.00
<b>Total Division 11:</b>		4		\$ 56.00	\$ 160.00	\$ 216.00			\$ -	\$ -	\$ 2,600.00	\$ -	\$ -	\$ -	\$ 2,816.00

**Division 12 - Furnishings**

12300	Premmanufactured Cabinets	50	\$ 40.00	\$ 700.00	\$ 2,000.00	\$ 2,700.00		\$ -	\$ -	\$ -	\$ 4,000.00	\$ -	\$ -		\$ 6,700.00
<b>Total Division 12:</b>		50		\$ 700.00	\$ 2,000.00	\$ 2,700.00			\$ -	\$ -	\$ 4,000.00	\$ -	\$ -	\$ -	\$ 6,700.00

**Division 15 - Mechanical**

15000	Mechanical (General)	40	\$ 56.00	\$ 784.00	\$ 2,240.00	\$ 3,024.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 3,024.00
15015	Repair/Maintenance		\$ 56.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
15022	Mechanical Mobilization	8	\$ 56.00	\$ 157.00	\$ 448.00	\$ 605.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 605.00
15025	Mechanical De-Mobilization	8	\$ 56.00	\$ 157.00	\$ 448.00	\$ 605.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 605.00
15250	(Mechanical) Insulation		\$ 56.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Interior Regional Housing Authority**

Project Estimate for:	Dot Lake Duplex	Department:	Construction
Work Order Request No.:		Document prepared by:	SJM, AL, GD
Resident Name/Unit No.:	Dot Lake, AK	Date:	5/5/2016

Construct a SIP duplex on lot provided by tribe at no cost to IRHA, use existing well adding another and install two septic systems. Home to be Premier pane, two bedroom typical of Spenard Building products two bedroom package. Wired with LED lighting, wood stove, standard plumbing fixtures.

CSI Divisions	Work Item Description	Estimated Hours	Rate of Pay	Employee Benefits @ 35%	Direct Labor	Total Labor	Estimated Days of Travel	Per Diem Rate	Travel Costs	Total Travel/Per Diem	Material	Freight	Contract	Equipm't/Other	Total Estimate
15300	Sprinkler System		\$ 56.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -
15410	(Undrpd Utl) Water & Waste		\$ 56.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -
15420	(Underground) Waste & Vents		\$ 56.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -
15430	Plumbing	110	\$ 56.00	\$ 2,156.00	\$ 6,160.00	\$ 8,316.00		\$ -	\$ -	\$ -	\$ 5,000.00	\$ -	\$ -	\$ -	\$ 13,316.00
15510	HVAC/HRV	80	\$ 56.00	\$ 1,568.00	\$ 4,480.00	\$ 6,048.00		\$ -	\$ -	\$ -	\$ 4,500.00	\$ -	\$ -	\$ -	\$ 10,548.00
15550	Heating System	90	\$ 56.00	\$ 1,764.00	\$ 5,040.00	\$ 6,804.00		\$ -	\$ -	\$ -	\$ 8,500.00	\$ -	\$ -	\$ -	\$ 15,304.00
15570	Solar Thermal		\$ 56.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
15990	Final Adjust/Balance/Instruct'n	2	\$ 56.00	\$ 39.00	\$ 112.00	\$ 151.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 151.00
<b>Total Division 15:</b>		<b>338</b>		<b>\$ 6,625.00</b>	<b>\$ 18,928.00</b>	<b>\$ 25,553.00</b>			<b>\$ -</b>	<b>\$ -</b>	<b>\$ 18,000.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 43,553.00</b>

Division 16 - Electrical															
CSI Divisions	Work Item Description	Estimated Hours	Rate of Pay	Employee Benefits @ 35%	Direct Labor	Total Labor	Estimated Days of Travel	Per Diem Rate	Travel Costs	Total Travel/Per Diem	Material	Freight	Contract	Equipm't/Other	Total Estimate
16000	Electrical (General)	20	\$ 56.00	\$ 392.00	\$ 1,120.00	\$ 1,512.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,512.00
16022	Electrical Mobilization	10	\$ 56.00	\$ 196.00	\$ 560.00	\$ 756.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 756.00
16025	Electrical De-Mobilization	8	\$ 56.00	\$ 157.00	\$ 448.00	\$ 605.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 605.00
16026	Electrical Supervision	30	\$ 56.00	\$ 588.00	\$ 1,680.00	\$ 2,268.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,268.00
16120	(Electrical) Rough-in	120	\$ 56.00	\$ 2,352.00	\$ 6,720.00	\$ 9,072.00		\$ -	\$ -	\$ -	\$ 4,200.00	\$ -	\$ -	\$ -	\$ 13,272.00
16140	(Electrical) Trim	60	\$ 56.00	\$ 1,176.00	\$ 3,360.00	\$ 4,536.00		\$ -	\$ -	\$ -	\$ 2,000.00	\$ -	\$ -	\$ -	\$ 6,536.00
16250	Solar Photo Voltage		\$ 56.00	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16400	Service and Distribution	40	\$ 56.00	\$ 784.00	\$ 2,240.00	\$ 3,024.00		\$ -	\$ -	\$ -	\$ 3,500.00	\$ -	\$ -	\$ -	\$ 6,524.00
16500	Lighting	30	\$ 56.00	\$ 588.00	\$ 1,680.00	\$ 2,268.00		\$ -	\$ -	\$ -	\$ 3,800.00	\$ -	\$ -	\$ -	\$ 6,068.00
16900	Controls/Final Inspection	4	\$ 56.00	\$ 78.00	\$ 224.00	\$ 302.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 302.00
<b>Total Division 16:</b>		<b>322</b>		<b>\$ 6,311.00</b>	<b>\$ 18,032.00</b>	<b>\$ 24,343.00</b>			<b>\$ -</b>	<b>\$ -</b>	<b>\$ 13,500.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 37,843.00</b>

<b>Division Sub-Totals:</b>	<b>2,863</b>	<b>\$ 45,682.00</b>	<b>\$ 130,520.00</b>	<b>\$ 176,202.00</b>	<b>204</b>	<b>\$ 3,000.00</b>	<b>\$ 46,800.00</b>	<b>\$ 133,780.00</b>	<b>\$ 15,000.00</b>	<b>\$ 50,000.00</b>	<b>\$ 61,730.00</b>	<b>\$ 483,512.00</b>
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Planning & Administration Allocation	\$ 95,548.00
Contingency 5%	\$ 21,214.00
<b>Project Total</b>	<b>\$ 600,274.00</b>

**Attachment G**

**Partner Commitment, Construction Standards, Citizen Participation Resolutions**



June 14, 2016

ICDBG Review Committee  
HUD AK ONAP  
Anchorage, AK 99503

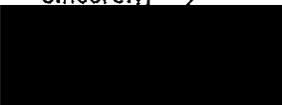
Dear Review Committee,

Interior Regional Housing Authority is committed to partnering with the Dot Lake Traditional Council to construct a new duplex that will house two LMI families in the community. The project entails building a duplex (two bedrooms each unit). The duplex will be built on a lot that previously held LMI housing and has an existing well. The project will build two septic systems and drill an additional well.

AS CDBO and grant sub recipient, IRHA will manage the grant and the project. In addition to partnering with the community, IRHA also commits funds to the project. Total project cost is \$600,274.00. The ICDBG request is for \$450,205.00. Village NAHASDA funds in the amount of \$150,069.00 are committed and will fund the remaining balance of the project cost.

We look forward to working with the Dot Lake Traditional Council, utilizing the expertise of both our organizations to ensure successful capital projects.

Sincerely,

  
Jaha George  
Chief Executive Officer

Dot Lake Traditional Council  
Resolution Certifying Citizen Participation

WHEREAS Interior Regional Housing Authority and the Dot Lake Traditional Council are partnering to construct one new duplex (2 bedrooms each unit) for LMI families in the community;

WHEREAS it is necessary to certify Citizen Participation Requirements of 1003.604 have been complied with in order to be eligible for an ICDBG grant;

WHEREAS construction of new housing has been a long term priority of the community of Dot Lake;

NOW THEREFORE BE IT RESOLVED by Dot Lake Traditional Council that the Council certifies that the Citizen Participation requirements of 1003.604 have been met through a public meeting held by the Tribal Council to discuss the potential project on 5/10/16 (put date of last tribal council meeting where project was discussed). The community development statement was available for comment and comments were integrated into the ICDBG application. There were no changes to the proposed project based on public comment.

Adopted and Approved

  
1st President of Dot Lake  
Village Council

Dot Lake Village Council  
PO Box 2279  
Dot Lake, AK 99737

**Resolution Approving Construction Standards**

WHEREAS Interior Regional Housing Authority and Dot Lake Village Council are partnering to construct a new two family duplex in Dot Lake;

WHEREAS it is necessary to establish construction standards for the project;

NOW BE IT THEREFORE RESOLVED that the following construction standards be adopted for the projects as the Dot Lake Village Council Building Codes effective immediately:

- Construction of Buildings – 2006 International Building Code
- Mechanical – 2006 International Mechanical Code
- Plumbing – 2006 International Plumbing Code
- Fire – 2006 International Fire Code
- Energy – AHFC’s Building Energy Efficiency Standards (BEES)

**CERTIFICATION OF RESOLUTION**

I Tracy Charles-Smith, President, of the Dot Lake Village Council hereby certify that the resolution was approved on June 13, 2016, 2016.

Res # 2016-21



*Tracy Charles-Smith*

6/13/2016

Date

**Attachment H**

**IRHA Homeownership Agreement**

**Attachment H**

**IRHA Homeownership Agreement**

**INTERIOR REGIONAL HOUSING AUTHORITY  
HOME OWNERSHIP PROGRAM ("HOP")  
PURCHASE AGREEMENT**

**Article I - Parties; Definitions**

**1.1 Parties and Property**

This Interior Regional Housing Authority Home Ownership Program Agreement ("this Agreement") is entered into by and between the Interior Regional Housing Authority ("Housing Authority") and \_\_\_\_\_ being the Homebuyer(s) whose signature(s) appear(s) below, hereafter individually and/or collectively referred to as "the Homebuyer." Under this Agreement, the Housing Authority will give the Homebuyer an opportunity to achieve ownership of the home (H-037-0201-02) in return for the Homebuyer's fulfillment of the Homebuyer's obligations under this Agreement and satisfaction of all other program requirements. This opportunity for home ownership is made through a program under the Native American Housing Assistance and Self-Determination Act of 1996 ("NAHASDA").

**1.2 Definitions**

**Adjusted Household Annual Income:** The term "Adjusted Household Annual Income" means the Household's annual earned and unearned income from all sources whatsoever, before deductions, including but not limited to wages and salaries, interest, dividends, Social Security, SSI, AFDC, childcare and/or similar reimbursements or payments from governmental or tribal organizations, Alaska Permanent Fund Dividends, retirement funds, pensions, disability or death benefits, unemployment compensation, workers compensation, severance pay, alimony, interest, capital gains, rents and royalties, and regular contributions or gifts from persons not residing in the dwelling, that remains after **excluding** the following amounts:

- (a) YOUTHS, STUDENTS, AND PERSONS WITH DISABILITIES -- \$480 for each member of the household (other than the head of the household or the spouse of the head of the household) who is:
  - (1) Under 18 years of age; or
  - (2) A Person with Disabilities or a full-time student.
- (b) ELDERLY AND DISABLED FAMILIES -- \$400 for an Elderly or Disabled Family.
- (c) MEDICAL AND ATTENDANT EXPENSES -- The amount by which 3.0% of the household's gross annual income is exceeded by the aggregate of:
  - (1) Medical expenses, in the case of an Elderly or Disabled Family; and

- (2) Reasonable attendant care and auxiliary apparatus expenses for each household member who is a Person with Disabilities, to the extent necessary to enable any member of the Household (including a member who is a Person with Disabilities) to be employed.
- (d) CHILD CARE EXPENSES -- Child care expenses, to the extent necessary to enable another member of the Household to be employed or to further his or her education.
- (e) EARNED INCOME OF MINORS -- the amount of any earned income of any member of the Household who is under 18 years of age.
- (f) CERTAIN TRAVEL EXPENSES -- Excessive travel expenses that the Homebuyer demonstrates to the Housing Authority: (1) are necessary for the education or employment of a Household member; and (2) exceed any reasonable, customary or foreseeable education or employment-related travel expenses for the community in which the Home is located. No deduction under this paragraph may be taken without a written finding of eligibility and amount by the Housing Authority, and the amount of any such deduction will not, in any event, exceed \$25 per family per week.
- (g) CERTAIN NATIVE CORPORATE DIVIDENDS -- The first \$2,000 of regular periodic dividend payments, per individual, per year, from any Alaska Native Claims Settlement Act corporation or corporations.

**Agreement.** This Home Ownership Program Purchase Agreement by and between the Housing Authority and the Homebuyer.

**Disabled Family.** A family whose head (or his or her spouse), or whose sole member, is a person with disabilities.

**Down Payment.** A down payment of \$1,000 shall be paid by the Homebuyer prior to occupancy of the home. This amount is in addition to the required monthly payment(s) and shall reduce the purchase price by \$1,000 in accordance with this Agreement.

**Elderly Family.** A family whose head (or his or her spouse), or whose sole member, is an elderly person. Such term also includes two or more elderly persons living together, and one or more elderly persons living with one or more persons determined by IRHA to be essential to their care or well being.

**Elderly Person:** A person who is at least 62 years of age.

**Eligibility.** A person must meet the eligibility requirements set forth in the Eligibility, Admissions and Occupancy Policy in order to enter into this Agreement.

**Eligibility, Admissions & Occupancy Policies (E, A & O Policies).** These are Housing Authority policies governing use and occupancy of the Home and the Homebuyer's compliance with this Agreement. The Eligibility, Admissions and Occupancy Policies are incorporated into this Agreement as fully as though they were expressly set out herein, and violation of any such policy is an act of default under this Agreement. The Admissions and Occupancy Policies are subject to amendment in the Housing Authority's sole discretion, and any such amendment is binding upon the Homebuyer as a term of this Agreement. Continued occupancy of the Home and performance under this Agreement after receiving notice of any amendment to Eligibility, Admissions and Occupancy Policy shall constitute the Homebuyer's consent to incorporate that amendment into this Agreement. The current version of the Eligibility, Admissions and Occupancy Policies is appended to this Agreement as Addendum #1.

**Home.** The dwelling unit covered by this Agreement and the parcel of land upon which it is situated.

**Homebuyer.** The person(s) who has/have executed this Agreement with the Housing Authority and who has/have not yet achieved home ownership.

**Household.** The Household is comprised of every person, whether or not related by blood or marriage to other members of the Household, who resides in the Home, other than a bona fide occasional, irregular, and short-term guest.

**Housing Authority.** The Interior Regional Housing Authority, otherwise known as IRHA.

**Interim Recertification.** Recertification that occurs, in the Housing Authority's discretion, at any point between annual Recertification in accordance with the Eligibility, Admissions and Occupancy Policies then in effect.

**Maximum Monthly Payment.** The maximum required monthly payment from any Homebuyer, which is the sum of the Monthly Amortization Amount, PILOT, Housing Authority insurance, the amount necessary to pay any utility or other assessment that the Housing Authority is required to pay, and the amount of any payments made on behalf of the Homebuyer at IRHA's discretion as provided in this Agreement.

**Minimum Monthly Payment for Amortization.** Upon the effective date of this Agreement, the Minimum Monthly Payment for Amortization is \$250 per month in Fairbanks and \$150 per month in the village. If the Homebuyer's Monthly Payment is less than the Minimum Monthly Payment for Amortization, then monthly amortization of the Home under the Purchase Price Schedule shall be suspended (not to exceed a total of 18 months over the term of this Agreement) until recertified income will support a Monthly Payment in excess of the Minimum Monthly Payment for Amortization.

Utility Allowances for HOP and R-HOPE units will be removed if the rent calculation would result in "0" or negative rent. This would enable the home buyer the possibility of remaining in home buyer status.

**Monthly Amortization Amount:** The amount that, if paid monthly over a period of twenty (20) years and assuming a 4.0% interest rate, would amortize the purchase price of the Home as reflected in the Purchase Price Schedule

**Monthly Payment:** The Monthly Payment is determined by multiplying 1/12<sup>th</sup> of the Adjusted Household Annual Income by 30% (Fairbanks) or 15% (Village). However, if the product of this calculation is greater than the Maximum Monthly Payment, then the Monthly Payment is the Maximum Monthly Payment.

**Person with Disabilities.** A person who:

- (a) Has a disability as defined in section 223 of the Social Security Act;
- (b) Is determined, pursuant to regulations issued by the Secretary of Housing and Urban Development, to have a physical, mental, or emotional impairment which
  - (i) Is expected to be of long-continued and indefinite duration;
  - (ii) Substantially impedes his or her ability to live independently; and
  - (iii) Is of such a nature that such ability could be improved by more suitable housing conditions; or
- (c) Has a developmental disability as defined in section 102 of the Developmental Disabilities Assistance and Bill of Rights Act.

The above definition shall not exclude persons who have the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome. Notwithstanding any other provision of law, no individual shall be considered a person with disabilities solely on the basis of any drug or alcohol dependence.

**PILOT. Payment In Lieu Of Taxes.** PILOT is assessed if the Home is located in a municipality or borough that assesses property taxes, and is intended to reimburse the Housing Authority for property tax liabilities associated with the Home.

**Processing Fees.** A nonrefundable one-time fee in the amount of \$500 paid by the Homebuyer prior to occupancy of the home for the preparation of purchase documents, home ownership counseling, appraisal, and move-in inspections.

**Purchase Price Schedule.** A schedule provided to the Homebuyer at the time of signing this Agreement that indicates the amortized purchase price of the Home over the term of the Agreement, taking into account a credit for the \$1,000 Down Payment, assuming an interest rate of 4.0% and amortization of the Home over twenty (20) years. The initial Purchase Price Schedule will also assume that each Monthly Payment equals

or exceeds the Minimum Monthly Payment for Amortization. If any Monthly Payment is less than the Minimum Monthly Payment for Amortization, the Housing Authority will prepare a revised Purchase Price Schedule to reflect the delayed amortization of the home (which shall not exceed a total of 18 months).

**Recertification.** The mandatory annual process whereby the household composition, gross income, and adjustments are identified, and the following year's Monthly Payment determined. Recertification shall occur on or around the yearly anniversary date of the Homebuyer's occupation of the home.

## **Article II - Special Provisions**

### **2.1 Home Ownership Counseling.**

The Homebuyer shall attend counseling prior to occupying the Home. The Homebuyer shall participate and cooperate fully in all official pre-occupancy and post-occupancy counseling activities. Failure without good cause to participate in the program shall constitute a default of this Agreement and may be cause for termination.

### **2.2 Mandatory Counseling**

If the Housing Authority becomes aware of circumstances that may adversely affect the Homebuyer's ability to comply with the terms of this Agreement, it may, in its discretion, require the Homebuyer to comply with a request for Mandatory Counseling. Notice of Mandatory Counseling will be in writing.

### **2.3 Drug Use and Criminal Acts**

A Household member's conviction for either a drug-related offense, or any criminal act that threatens and impairs the physical or social environment of the Home and/or housing development or the peaceful enjoyment of other residents, constitutes a default under this Agreement and subjects the Homebuyer to termination under Article XI of this Agreement. A Household member's drug-related or criminal conduct may also place the Homebuyer in default under Section 7.4(a) of this Agreement, resulting in termination regardless of whether there is a conviction.

The Homebuyer acknowledges that the Housing Authority may obtain information from the National Crime Information Center, police departments, and any other law enforcement agencies regarding any criminal conviction(s) of the Homebuyer or members of the Homebuyer's household at any time pertaining to this Agreement.

### **2.4 Misleading or Fraudulent Statements, Misrepresentations and Withholding Information**

Any false, misleading, or fraudulent statement made in a prospective Homebuyer's application or a Homebuyer's Recertification (or Interim Recertification) of income is a default under this Agreement. Misrepresentation or withholding of information when

applying for admission or in connection with any subsequent reexamination of income is a default under this Agreement.

## **2.5 Assignment**

This Agreement is personal to the Homebuyer, and no portion of this Agreement may be sold or assigned except upon written approval of the Housing Authority, which approval may be granted, in the Housing Authority's sole discretion, if the Housing Authority determines that the proposed assignment is consistent with the Eligibility, Admissions and Occupancy Policy, the proposed assignee is eligible under the program, and the proposed assignee's occupancy would further the purposes of the housing development of which the Home is part.

## **2.6 Equity**

The Homebuyer acknowledges that this Agreement is being made in connection with a home ownership program that allows the Housing Authority to sell the Home to the Homebuyer for less than its fair market value and/or to allow the Homebuyer to actually pay less than the full purchase price of the Home. Under this Program, for purposes of amortizing the purchase of the Home, the Homebuyer's Monthly Payments are treated as Maximum Monthly Payments even though the Monthly Payments are less than the Maximum Monthly Payments; the Maximum Monthly Payment is the payment that actually would be required to pay the purchase in full over the Twenty (20) year amortization of the purchase price. The Homebuyer understands and agrees that the difference between the fair market value of the Home and the purchase price for the Home is not "equity" attributable to or owned by the Homebuyer unless and until the Homebuyer has purchased the Home, and further understands and agrees that the reduction of the purchase price balance not attributable to the Homebuyer's actual Monthly Payment is not "equity" attributable to or owned by the Homeowner unless and until the Homebuyer has purchased the Home.

The Homebuyer agrees that unless and until the Homebuyer purchases the Home, the Homebuyer has no equity or equitable interest in the Home, and that upon termination of this Agreement before the Homebuyer purchases the Home, the Homebuyer is not entitled to compensation or reimbursement of any kind, as set forth in Article 11.5. In the event a court should determine, notwithstanding the provisions of this Agreement, that the Homebuyer does have an equitable interest in the Home under this Agreement, the Homebuyer agrees that the measure of value for that equitable interest would be calculated by first determining the amortization of the purchase price that would have occurred given the actual Monthly Payments made by the Homebuyer, applying the Monthly Payments first to PILOT, insurance and other assessments, then to accrued interest, and then to the principal. The "equity" then would be the difference between the computed balance of the purchase price, plus accrued interest and other payables, and the then-current fair market value of the Home.

## **Article III - Down Payment and Processing Fee**

### **3.1 Down Payment and Processing Fee**

The Homebuyer must make a \$1,500 payment prior to occupancy. Payments may be made by an Indian tribe on behalf of the Homebuyer. The payment will be applied as follows:

- (a) A \$500 Processing Fee will be applied to compensate the Housing Authority for the costs associated with processing the Homebuyer's application; and
- (b) A \$1,000 Down Payment will be applied to reduce the purchase price of the Home by that amount.

In the event the required payment is not made by the Date of Occupancy Availability, as defined in Article IV, the Down Payment will be returned, but IRHA will retain any and all portions of the Processing Fee, and this Agreement will terminate.

### **3.2 Disposition of Down Payment on Termination.**

If this Agreement is terminated for any reason after occupancy, no portion of the Down Payment will be refunded.

## **Article IV - Commencement of Occupancy**

### **4.1 Notice of Completion of Home**

- (a) Upon: (i) the Housing Authority's acceptance of the notice of completion by the contractor; (ii) the Homebuyer's compliance with all requirements for occupancy, including payment of the Down Payment and Processing Fee; and (iii) the Homebuyer's completion of Home ownership counseling under Article II of this Agreement; the Homebuyer will be notified by phone that the Home is available for occupancy as of a date specified in the notice ("Date of Occupancy Availability").
- (b) If the Housing Authority determines that the Homebuyer has failed to meet all of the requirements for occupancy, including payment of the Down Payment and Processing Fee and the fulfillment of mandatory Homebuyer counseling under Article II of this Agreement, the Homebuyer will be so notified in writing. The notice will specify the date by which all requirements must be satisfied and advise the Homebuyer that the Agreement will be terminated and a substitute Homebuyer selected if the requirements are not satisfied.

### **4.2 Term of Agreement**

This Agreement expires: (i) twenty (20) years from the Date of Occupancy Availability, plus a one month extension for each month in which amortization is suspended, but not to exceed a total of 258 months; (ii) when the Homebuyer purchases the Home under

Article X of this Agreement; or (iii) when this Agreement is terminated under Article XI of this Agreement, whichever first occurs.

## **Article V - Grant of Possession; Lease**

### **5.1 Grant of Possession**

At the time of occupancy, the Housing Authority grants to Homebuyer, subject to all the terms and conditions of this Agreement and all covenants and restrictions of record applicable to the Home, the possession, use, and quiet enjoyment of the Home during the period of this Agreement, as well as the opportunity to achieve ownership of the Home.

### **5.2 Lease**

The Home may not be leased, rented or otherwise made available to another party without the express written approval of the Housing Authority, which approval may be granted, in the Housing Authority's discretion, if the Housing Authority determines that the proposed lease is consistent with the Eligibility, Admissions and Occupancy Policies, the proposed lessee is qualified, and the proposed lessee's occupancy would further the purposes of the housing development of which the Home is part. Notwithstanding any provision of this section to the contrary, in the event that the Housing Authority consents to a lease:

- (a) The rights, duties and obligations surrounding the purchase of the Home shall remain with the Homebuyer, and the lessee shall have no rights or privileges of any kind with respect thereto; and
- (b) Upon the effective date of the lease, and for so long as the lease remains in force, the Monthly Payment due to the Housing Authority shall continue to be based on the Homebuyer's Adjusted Household Annual Income. Rental income from the lessee to the Homebuyer shall be included in the Homebuyer's Adjusted Household Annual Income; however, the Housing Authority, in its sole discretion, reserves the right to add the fair market rental value of the Home, rather than the actual rental received, to the Homebuyer's Adjusted Household Annual Income.

## **Article VI - Homebuyer Monthly Payments**

### **6.1 Establishment of Monthly Payment; Suspension of Amortization**

- (a) The Monthly Payment is determined by multiplying  $1/12^{\text{th}}$  (one-twelfth) of Adjusted Household Annual Income by 30% (Fairbanks) or 15% (Village). If the product of this calculation is:
  - (1) **Less than the Minimum Monthly Payment for Amortization**, then the Monthly Payment remains at  $1/12^{\text{th}}$  (one-twelfth) of 30% (Fairbanks) or 15% (Village) of Adjusted Household Annual Income; however, amortization of the Home under the Purchase Price Schedule is

suspended until Recertification of income results in a Monthly Payment which exceeds the Minimum Monthly Payment for Amortization. The suspension of monthly payments may not exceed a total of 18 months.

- (2) **Greater than the Maximum Monthly Payment**, then the Monthly Payment is the Maximum Monthly Payment.

## **6.2 Adjustments in the Amount of the Monthly Payment upon Recertification**

- (a) The Homebuyer's Monthly Payment will be adjusted at least every five years on or about the anniversary date of the Homebuyer's occupancy of the House to reflect any increases or decreases in the Homebuyer's Adjusted Household Annual Income. The Monthly Payment may either increase or decrease depending on changes in income. The terms of the Housing Authority's Eligibility, Admissions and Occupancy Policies, attached to this Agreement as Addendum #1, are incorporated into this Agreement as fully as though they were expressly set forth herein.
- (b) The Homebuyer's Monthly Payment will be Recertified once every five (5) years. In addition, the Housing Authority may require Interim Recertification in accordance with the Eligibility, Admissions and Occupancy Policies. In addition, the Homebuyer must immediately request Recertification at any time in which:
  - (1) A change in Adjusted Household Annual Income would cause more than a 20 percent increase in the Homebuyer's Monthly Payment; or
  - (2) There has been any material change in Adjusted Household Annual Income after any Interim Recertification.
- (c) The Homebuyer will be notified of the date of Recertification. This notification will advise the Homebuyer of the deadline for providing the required information for the purpose of Recertification.
- (d) The Homebuyer's failure to provide any information required by this section by the Housing Authority for Recertification is a default under this Agreement. Upon the occurrence of a default as specified in this subsection and until either: (i) the default is cured by Homebuyer's provision of the information required by this section, or (ii) this Agreement is terminated, the Monthly Payment will be increased to the Maximum Monthly Payment.

## **6.3 Adjustment after Assignment.**

If this Agreement is assigned to another person eligible under the program under Article 2.5, above, upon the effective date of the assignment, the Monthly Payment shall be based on the assignee's Adjusted Household Annual Income. The assignee then will be treated as the Homebuyer for annual and interim recertification's and adjustments.

#### **6.4 Time and Place of Payments**

The Homebuyer's first Monthly Payment is due in the office of Interior Regional Housing Authority, 828 27<sup>th</sup> Avenue, Fairbanks, Alaska 99701, on the first day of the month following the Date of Occupancy Availability. All future Monthly Payments are due on the first day of each month at the address noted above, unless and until the Housing Authority advises the Homebuyer, in writing, of a new delivery address. Any mailed payment must be mailed to: Interior Regional Housing Authority, at the address stated above, or such other address as the Housing Authority may designate.

### **Article VII - Maintenance, Utilities, and Use of Home**

#### **7.1 Housing Authority Has No Inspection or Maintenance Obligations**

The Housing Authority is not responsible for any inspections of or maintenance on the Home, except where warranties of new construction apply. The Homebuyer acknowledges and agrees that the Housing Authority's maintenance obligations, if any, for other properties in other programs, have no application to this program or to the Home, and that inspections and maintenance policies that may apply to other properties in other programs have no application to this program or to the Home.

#### **7.2 Homebuyer's Responsibilities**

- (a) The Homebuyer is responsible for all routine and non-routine maintenance of the Home, including all repairs and replacements, including maintenance necessitated by damage from any cause and from normal wear and tear. The Housing Authority shall not be obligated to pay for or provide any maintenance of the Home other than the correction of warranty items reported during the construction warranty period as defined by the construction contract governing the Home.
- (b) Homebuyer's Failure to Perform Maintenance
  - (1) Failure of the Homebuyer to perform all required or reasonably necessary routine or non-routine maintenance to the Home constitutes a default under the terms of this Agreement and is grounds for termination under Article XI of this Agreement.
  - (2) If the condition of the Home creates a hazard to the life, health, or safety of the occupants, or if there is a risk of damage to the Home if the condition is not corrected in a timely manner, this will be a default under the terms of this Agreement and grounds for termination under Article XI of this Agreement.

#### **7.3 Homebuyer's Responsibility for Utilities**

The Homebuyer is responsible for furnishing and paying for all utilities necessary to properly maintain the Home. The Homebuyer's inability or failure to maintain proper utilities for the home constitutes default and is grounds for termination of this

Agreement. In the event that the Homebuyer fails to furnish and/or maintain utility service to the Home, IRHA may, at its sole discretion and whether or not this Agreement is terminated, pay any past-due utility bills, transfer service into IRHA's name, and/or take any other action pertaining to the utilities that it deems appropriate and charge the cost of the utilities and any associated costs to the Homebuyer.

#### **7.4 Obligations with Respect to Home and Other Persons and Property**

**(a)** The Homebuyer agrees:

- (1)** To use the Home as the primary residence for himself or herself and the members of his or her Household as listed in Addendum #1 to this Agreement.
- (2)** To advise the Housing Authority within thirty (30) days of any changes to the Household composition as shown in Addendum #1 to this Agreement. No person may reside in the Home whose residency has not been timely disclosed to the Housing Authority under this paragraph.
- (3)** To abide by the E, A & O Policies adopted by the Housing Authority either in effect at the time of execution of this Agreement or promulgated or amended in the future. Housing Authority policies applicable to use or occupancy of the Home are incorporated into this Agreement as fully as though each were expressly set out herein. Continued occupancy of the Home following issuance or amendment of a Housing Authority policy constitutes the Homebuyer's acceptance of such policy as an amendment to this Agreement. Such policies will be available at the Housing Authority office and provided to the Homebuyer.
- (4)** To comply with all obligations imposed upon Homebuyers by applicable provisions of building and housing codes materially affecting health and safety.
- (5)** To keep the Home and grounds in a clean, safe and sanitary condition.
- (6)** To dispose of all ashes, garbage, rubbish, and other waste from the Home in a sanitary and safe manner.
- (7)** To use in a reasonable manner all electrical, plumbing, sanitary, and heating facilities.
- (8)** To refrain from, and to cause the Household and guests to refrain from, destroying, defacing, damaging, or removing any part of the Home or housing development.
- (9)** To conduct himself or herself, and to cause other persons who are on the premises with his or her consent to conduct themselves, in a manner that will not disturb any neighbors' peaceful enjoyment of their accommodations and will be conducive to maintaining the Home in a decent, safe, and sanitary condition.

- (10) To refrain from illegal or other activity which impairs the physical or social environment or peaceful enjoyment of other residents of the Home.
- (b) The Homebuyer may request Housing Authority permission to operate a small business in the Home. The Housing Authority may grant such authority, in its sole discretion, where the Homebuyer provides the following assurances, and may rescind this authority upon violation of any of the following assurances:
  - (1) The Home will remain the Homebuyer's principal residence;
  - (2) The business activity will not disrupt the basic residential nature of the housing development and is not in violation of local zoning laws or ordinances, if any;
  - (3) The business will not require permanent structural changes to the Home that could adversely affect future use of the Home;
  - (4) The Homebuyer will purchase Comprehensive General Liability Insurance with limits set by the Housing Authority, listing the Housing Authority as an additionally named insured and providing for 30 days' notice to the Housing Authority of termination or changes in coverage;
  - (5) The Homebuyer will obtain all necessary and required state, federal, and municipal licenses and/or permits; and
  - (6) The business does not involve the use of flammable, explosive, dangerous or hazardous chemicals, compounds, materials, or mixtures.

**7.5 Structural Changes; Fixtures**

- (a) A Homebuyer may not make any structural changes in or additions to the Home without written permission of the Housing Authority. The Housing Authority, in its discretion, will grant approval if such alterations or additions will not:
  - (1) Impair the value of the Home, the surrounding homes, or the subdivision as a whole; or
  - (2) Affect the use of the Home for residential purposes.
- (b) Additions to the Home subject to subsection (a) of this Section include, but are not limited to: energy-conservation items such as solar panels, wood-burning stoves, flues, insulation, and ceiling fans. Any changes made in accordance with this section shall be at the Homebuyer's expense, and in the event of termination of this Agreement, the Homebuyer shall not be entitled to any compensation for such changes or additions, nor may Homebuyer remove any of the additions without the express written permission of the Housing Authority. During the term of this Agreement, and thereafter upon termination, and unless and until the Homebuyer exercises the option to purchase and acquires title to the Home, any addition or alteration remains the property of the Housing Authority.

- (c) Upon installation by the Homebuyer, or any other person, all fixtures placed or installed in or on the Home become the property of the Housing Authority, unless and until the Homebuyer acquires title to the Home under this Agreement.

## **Article VIII - Property Insurance; Condition of Premises**

### **8.1 Disclaimer of Insurance**

Any insurance that the Housing Authority has placed upon its interest in the Home is for the exclusive benefit of the Housing Authority and does not insure any personal property or effects of the Homebuyer, or otherwise provide any coverage or protection whatsoever for the Homebuyer or for any household goods, clothing or other possessions of the Homebuyer. The Homebuyer is strongly encouraged to obtain an insurance policy for the Homebuyer's personal property and effects and for the Homebuyer's personal liability.

### **8.2 Homebuyer's Responsibilities**

It is the Homebuyer's responsibility to comply with the Eligibility, Admissions and Occupancy Policies and maintain the premises in a clean, sanitary, and safe condition. The Homebuyer agrees to not store any flammable liquids on the premises, with the exception of normal household cleaning fluids. No gasoline or diesel fuels are to be stored in any enclosed portions of the premises.

## **Article IX - Repair or Rebuilding**

### **9.1 Destruction of Home**

In the event the Home is damaged or destroyed by fire or other casualty, the Housing Authority agrees to use the insurance proceeds to have the Home repaired or rebuilt unless, in the Housing Authority's discretion, it concludes that there is good reason for not doing so. In the event the Housing Authority determines that there is a good reason not to repair or rebuild the Home and the Homebuyer disagrees with that determination, the matter shall be submitted to the Housing Authority Board of Commissioners for a final determination. If the final determination is that the Home will not be repaired or rebuilt, the Housing Authority shall terminate this Agreement and the Homebuyer's obligation to make Monthly Payments shall be deemed to have terminated as of the date of the damage or destruction.

## **Article X - Purchase of Home**

### **10.1 General**

The Homebuyer may purchase the Home on or after the Date of Occupancy Availability, but only if the Homebuyer has met all obligations under this Agreement. Upon Homebuyer's acquisition of title to the Home under this Article, the Housing Authority will release the Homebuyer from this Agreement, except as set forth in Article 10.4.

## 10.2 Purchase Price

- (a) **Purchase Price.** The purchase price of the Home shall be established by IRHA and shall be indicated on the Purchase Price Schedule.
- (b) **Purchase Price Schedule.** At the time of execution of this Agreement, the Housing Authority will furnish the Homebuyer with a statement indicating both the initial purchase price of the Home and the balance of the purchase price over the term of this Agreement. The Purchase Price Schedule will reflect a declining monthly amortized purchase price of the Home over the term of this Agreement, based on amortization of the purchase price over a period of twenty (20) years at 4.0 % fixed interest rate. The initial schedule will indicate the effect of the down payment. Subsequent annual reports will also reflect:
- (1) Any additional payments, above the Monthly Payment, made by the Homebuyer to reduce the principal balance on the Home under the Purchase Price Schedule; and
  - (2) Any suspensions in amortization pursuant to Article 6.1(a) (1) of this Agreement.

The balance of the purchase price of the Home in any given month will be available upon request.

## 10.3 Conveyance of Home

- (a) **Purchase Procedure.** In accordance with this Agreement, the Housing Authority shall convey title of the Home to the Homebuyer when the Homebuyer pays all sums required by this Article, and complies with all other terms and conditions of this Agreement.
- (b) **Amounts to be paid.** The Home will be conveyed to the Homebuyer only upon payment of: (i) the then-current balance of the purchase price of the Home shown on the Purchase Price Schedule; and (ii) any Monthly Payments and other sums otherwise due the Housing Authority under this Agreement. The Housing Authority reserves the right to convey the Home to the Homebuyer notwithstanding a balance due under this Agreement, and then to collect that balance due through a debt collection agency or any other lawful procedures.
- (c) **Settlement.** A Home shall not be conveyed until the Homebuyer has met all the obligations under this Agreement. At the time of conveyance, the Homebuyer shall receive the documents necessary to convey to the Homebuyer the Housing Authority's right, title and interest in the Home, subject to any applicable restrictions or covenants as expressed in such documents.

## 10.4 Equity Issues/Additional Consideration

As set forth in Article 2.6 above, the home ownership program is not designed to provide a windfall to the Homebuyer and/or potential third-party purchasers of the Home. Accordingly, in the event the Homebuyer purchases the Home before the twenty

(20) year period of this Agreement expires, the Homebuyer must provide additional consideration to the Housing Authority in the following manner:

- (a) The Homebuyer may execute a promissory note made payable to the Housing Authority for (1) the difference between the original purchase price of the Home and the then-current fair market value of the Home, if any, and (2) the amount of the purchase price and interest that was "paid" by the credits associated with Monthly Payments that were less than the Maximum Monthly Payments, with interest to accumulate at the rate of 4% per annum, secured by a first deed of trust, to be paid in full upon the sale or other conveyance of the Home by the Homebuyer before the twentieth anniversary of this Agreement; or
- (b) The Homebuyer may pay the amount noted in (a), above, to the Housing Authority, in cash.

In the event the Homebuyer elects to pay the additional consideration under (a), above, and the Homebuyer remains the owner of the Home at the end of the twenty (20) years after occupancy, the promissory note then shall be extinguished and the deed of trust released from the Home by the Housing Authority.

## **Article XI - Termination of Agreement**

### **11.1 Termination upon Default**

In the event of a default under this Agreement, the Housing Authority may terminate the Agreement by written notice to the Homebuyer in accordance with section 12.2 of this Agreement, specifying an effective date of the termination which will be not less than thirty (30) days after service of the notice unless the safety of the public or the condition of the Home reasonably requires a shorter notice period.

### **11.2 Termination by Death of Homebuyer**

Except as provided in Article XVI of this Agreement, this Agreement terminates upon the death of the Homebuyer.

### **11.3 Termination of Agreement by Homebuyer**

- (a) The Homebuyer may terminate this Agreement by giving the Housing Authority at least 30 days' written notice, delivered as required in Section 12.2, but only if the Homebuyer is current in all Monthly Payments; is otherwise in compliance with the terms of this Agreement; and leaves the Home in as good or better condition as existed on the Date of Occupancy Availability.
- (b) Upon termination the Homebuyer is responsible for payment for any cleaning, repair, or rehabilitation costs for the Home.
- (c) Notwithstanding (b) of this section, if a Homebuyer terminates this Agreement in accordance with this section, then:

- (1) Homebuyer will not be responsible for any cleaning, repair, or rehabilitation that the Housing Authority determines, consistent with the E, A & O Policies, is necessary only by virtue of reasonable and normal wear and tear on the Home;
  - (2) Homebuyer will be provided a form containing: (i) a listing of those cleaning, repair, and rehabilitation items not considered necessary due to normal wear and tear; and (ii) the estimated cleaning, rehabilitation, or repair costs for those items;
  - (3) Within five days of receipt of the form under (2) of this subsection, Homebuyer must notify the Housing Authority of his or her intent to perform the work identified in that form. The Homebuyer's notice of intent under this subsection must include a work plan acceptable to the Housing Authority, including start and completion times. The work plan must be agreed to either telephonically or in person with the IRHA designee identified in the form; and
  - (4) A written version of the Homebuyer's work plan and unconditional promise to timely complete the plan must be signed, notarized, and received by the Housing Authority no later than 15 days after receipt of the form under (2) of this subsection.
- (d) The Housing Authority will immediately undertake any required cleaning, repair, or rehabilitation on the Home with respect to any Homebuyer who:
- (1) Terminates, or attempts to terminate, this Agreement other than in accordance with this section;
  - (2) Fails or declines to file a timely notice of intent under and in compliance with (c)(3) of this section;
  - (3) Fails to comply with (c)(4) of this section; or
  - (4) Fails to comply with any work plan submitted under (c) of this section.

Any Homebuyer described in this subsection shall be liable to the Housing Authority for any such cleaning, repair, or rehabilitation cost.

#### **11.4 Disposal of Personal Property**

Upon termination for any cause, the Housing Authority may dispose of items of personal property left at or in the Home by the Homebuyer, in a lawful manner deemed suitable by the Housing Authority. Proceeds, if any, after such disposition (and after the costs of disposition are paid) may be applied to the payment of amounts owed by the Homebuyer to the Housing Authority.

#### **11.5 Consequences of Termination**

Upon termination of this Agreement for any cause, Homebuyer's opportunity to purchase the Home shall be extinguished. All payments made under this Agreement shall be retained by the Housing Authority as consideration for making this Agreement.

Any interest in the property that the Homebuyer may have acquired in the course of occupancy of the Home under this Agreement shall be forfeited. The Housing Authority shall be released from all obligations in law or equity to convey the property. The Homebuyer shall never acquire and expressly waives any and all rights or claims of title or interest because of possession or any payment, effort, or change of position made because of or in reliance on this Agreement.

## **Article XII - Miscellaneous**

### **12.1 Statement to Homebuyer**

The Homebuyer can request the Housing Authority to provide an statement to the Homebuyer that indicates all payments made during the year and the current balance of the purchase price of the Home.

### **12.2 Notices**

Any notices by the Housing Authority to the Homebuyer required under this Agreement or by law shall be conclusively deemed to have been delivered to Homebuyer upon any of the following: delivery to the Homebuyer in person; delivery to the Home (regardless of whether the Homebuyer is on the premises); or delivery by registered or certified mail. Any single one of these methods of delivery, including a notice left at the home, shall be sufficient, and the notice is effective on the date stated therein whether or not the notice is actually received by the Homebuyer. Notice to the Housing Authority must be in writing and either delivered to a Housing Authority employee at the office of the Housing Authority or sent to the Housing Authority by certified mail, return receipt requested, properly addressed, postage prepaid.

## **Article XIII- Default**

Each of the following is a default by the Homebuyer:

- (a) A failure to pay the Monthly Payment or any other required charge within thirty (30) days of the date under which the payment is due to be paid by the Homebuyer under this Agreement.
- (b) A failure to perform any other term of this Agreement, whether or not this Agreement elsewhere provides that failure to perform that term constitutes a default, for a period of 15 days following receipt by the Homebuyer of a written notice from the Housing Authority specifying the failure and demanding cure thereof; however, a default will not occur if the Homebuyer, on or before the expiration of the 15-day period, cures the failure in all respects. The Housing Authority may terminate this Agreement without such notice where the default can reasonably be seen to threaten harm to persons or property.
- (c) The vacation or abandonment of the Home by the Homebuyer, except in compliance with the requirements of Article 11.3 of this Agreement. Abandonment is herein defined to include, but is not limited to, any absence by

Homebuyer from the Home as stated in Addendum #1 or while Homebuyer is in default of any provision or term of this Agreement.

- (d) Anything defined elsewhere in this Agreement or any addendums and/or attachments hereto as a default.

## **Article XIV - Remedies upon Default**

### **14.1 Housing Authority's Rights and Remedies upon Default**

In the event that the Homebuyer is in default as provided in Article XIII of this Agreement, the Housing Authority shall have all of the following rights and remedies:

- (a) Terminate this Agreement under Article XI of this Agreement; and/or
- (b) Sue and collect for all damages and charges owing from or caused by the Homebuyer.

The remedies set out in this Article are cumulative, and the pursuit of one remedy shall not be construed as an election of remedies or as in any manner waiving, estopping, or limiting the Housing Authority's right to pursue any and all remedies provided in this Article in any combination that the Housing Authority, in its discretion, might choose to pursue. The Homebuyer shall pay the Housing Authority its full reasonable costs and attorneys' fees incurred as a result of any default by the Homebuyer.

### **14.2 Homebuyer's Continuing Obligations**

In the event of default by the Homebuyer, including but not limited to abandonment of the Home, the Homebuyer shall remain subject to the obligations of this Agreement, including the obligation to make Monthly Payments, until the Housing Authority terminates this Agreement.

## **Article XV - Borrower Not Released; Forbearance not a Waiver**

Any forbearance by the Housing Authority in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

## **Article XVI - Survivorship and Succession**

### **16.1 Definition of "Event"**

In this Article, "Event" means the death of the Homebuyer.

### **16.2 Designation of Successor by Homebuyer**

A Homebuyer may designate a successor who, at the time of the Event, would assume and succeed to all of the rights and obligations of the Homebuyer under this Agreement, provided that at the time he or she meets the conditions stated in Section 16.3. The designation shall be made at the time of execution of this Agreement, and the Homebuyer may change the designation at any later time by written notice to the

Housing Authority. This written notice shall be included as an addendum to this Agreement.

The designated successor as of the date of execution of this Agreement is:

Name \_\_\_\_\_

Street and Number \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Relationship \_\_\_\_\_

Phone: \_\_\_\_\_

GUARDIAN: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

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### 16.3 Succession by Person Designated by Homebuyer

Upon occurrence of the Event, the person designated as the successor in Section 16.2 shall succeed to the former Homebuyer's rights and responsibilities under this Agreement if the Housing Authority certifies in writing that the designated successor meets all of the following conditions:

- (a) The successor is a family member and will make the Home his or her primary residence;
- (b) The successor is willing and able to pay the Monthly Payment;
- (c) The successor satisfies program eligibility requirements; and
- (d) The successor executes an assumption of the former Homebuyer's obligations under this Agreement.

### 16.4 Designation of Successor by the Housing Authority

If, at the time of the Event, there is no qualified successor designated by the Homebuyer, the Housing Authority, in its discretion, may designate a successor.

### **16.5 Occupancy by Appointed Guardian**

If, at the time of the Event, there is no qualified successor designated by the Homebuyer or by the Housing Authority in accordance with the foregoing provisions of this Article, and a minor child or children of the former Homebuyer are living in the Home, the Housing Authority may, in order to protect their continued occupancy and opportunity for acquiring ownership of the Home, approve a legal guardian of the child(ren) as occupant of the Home, with a duty to perform the obligations of this Agreement in the child(ren)'s interest and behalf, providing that the agreement is in compliance with Alaska law.

### **16.6 Termination in Absence of Qualified Successor or Occupant**

If there is no qualified successor designated by the Homebuyer, the Housing Authority declines, in its discretion, to name a successor, and no guardian is approved under Section 16.5 of this Agreement, this Agreement shall terminate.

## **Article XVII - Miscellaneous**

**17.1 No Presumption against Drafter.** The parties agree that the standard presumption against the drafter of a contract shall not apply to this Agreement.

**17.2 Severability.** In the event that any provision of this Agreement shall be found invalid and unenforceable, this Agreement shall be construed in all respects as if such provision were omitted. Any determination of invalidity shall not affect any other provision hereof, which shall remain in full force and effect.

**17.3 Entire Agreement.** This Agreement, including referenced attachments, constitutes the entire agreement between the parties pertaining to its subject matter and it supersedes all prior contemporaneous agreements, representations, and understandings of the parties, whether oral or written. No supplement, modification, or amendment of this Agreement shall be binding unless executed in writing by all parties.

**17.4 Counterparts.** This Agreement may be executed and delivered in any number of counterparts, all of which when executed and delivered shall have the force and effect of the original.

**17.5 Opportunity to Obtain Counsel.** By signature hereto, the parties acknowledge that they have been given the opportunity to consult an attorney or other advisor(s), and have either obtained or chosen to forgo such counsel.

**17.6 Controlling Law.** This Agreement and the validity, construction, interpretation, and performance thereof shall be governed by the laws of the State of Alaska.

**17.7 Captions.** The headings and/or captions used herein are for the convenience of the parties only and shall not affect the scope, meaning, or interpretation of any provision herein.

**HOMEBUYER**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

Typed or Printed Name:

\_\_\_\_\_

SUBSCRIBED AND SWORN TO before me, the undersigned authority, this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Notary Public in and for Alaska  
My Commission Expires: \_\_\_\_\_

**HOMEBUYER**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

Typed or Printed Name:

\_\_\_\_\_

SUBSCRIBED AND SWORN TO before me, the undersigned authority, this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Notary Public in and for Alaska  
My Commission Expires: \_\_\_\_\_

**INTERIOR REGIONAL HOUSING AUTHORITY**

\_\_\_\_\_  
Date

\_\_\_\_\_  
By  
Its:

SUBSCRIBED AND SWORN TO before me, the undersigned authority, this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Notary Public in and for Alaska  
My Commission Expires: \_\_\_\_\_