



NIT HOUSING DEPARTMENT
BIA-ARPA
POLICY AND PROCEDURE

1 Policy Statement:

- 1.1 The intent of this policy is to carry out and enforce the American Rescue Plan Act (ARPA).
- 1.2 The Congress enacted the American Rescue Plan (ARP) Act which appropriated \$100,000,000 to the Bureau of Indian Affairs (BIA) for the Housing Improvement Program (HIP).
- 1.3 The Narragansett Indian Tribe's Housing Department shall provide equal housing opportunities using grant funding for improving access to safe affordable housing.

2 Policy Purpose:

- 2.1 The purpose is to define the terms and conditions under which assistance is given to Indians under the APRA-Housing Improvement Program (ARPA-HIP).

3 Rational and Background:

- 3.1 This HIP-ARP program provides grant assistant to enrolled Narragansett Indian Tribal members for minor repair and renovations.

4 Policy:

- 4.1 This policy will address how the American Rescue Plan (ARP) will be implemented according to HIP.
- 4.2 This policy dictates Housing staff procedures for ARP approved applicants, contingent on available funds.
- 4.3 This policy will be enforced by the Department of Housing HIP-ARP program.
- 4.4 Property must be the applicant's primary residence.
- 4.5 Property cannot be manufactured.
- 4.6 Property must not be in a floodplain unless there is flood insurance on the property.
- 4.7 Applicants must be an enrolled Narragansett Indian Tribal member and must provide proof of enrollment, be eighteen (18) years of age or older, and legally competent.
- 4.8 A completed HIP application includes:
 - 4.8.1 Proof of ownership of residence
 - 4.8.2 Proof of annual income of all permanent household members

- 4.8.3 Proof of Tribal enrollment
- 4.8.4 Current Utility bills
- 4.8.5 Work scope

4.9 Grant Terms

- 4.9.1 Grants to be given on a first-come, first-serve basis when the completed application and required documents are received, contingent on grant funding.
- 4.9.2 The grant shall not exceed the maximum amount of \$7,500.00.
- 4.9.3 Eligible applicants must complete a scope of work.
- 4.9.4 Minor home improvements can include, but is not limited to, the following:
 - 4.9.4.1 Roof repair
 - 4.9.4.2 HVAC repairs
 - 4.9.4.3 Plumbing repairs
 - 4.9.4.4 Electrical
- 4.9.5
 - 4.9.5.1 If the price estimation exceeds the grant amount, the homeowner will have to make decision(s) to meet the grant amount.
 - 4.9.5.2 Some homes may be beyond repair, in which case the Home Inspector, the Project Manager will determine that repairs to the home would not be beneficial.
- 4.9.6 All materials choices are to be made by the homeowner (color, style, etc.)
- 4.9.7 The contractor is not allowed to place liens against the homeowner's home.
- 4.9.8 Any repairs or improvements outside of the "agreement for services" between the Housing Department and the contractor with the scope of work that increases the contract cost must be paid by the homeowner.
- 4.9.9 All work performed will have a one (1)-year workmanship and material warranty.
 - 4.9.9.1 Any warranty work shall be requested by the homeowner to the contractor.
 - 4.9.9.2 The one (1)-year period starts when the final inspection is completed and is accepted by the homeowner and or the town when applicable.
- 4.9.10 Grievances or disputes will be submitted to the Housing Department in writing.

5 Procedure:

- 5.1 Interested applicants can request a copy of the American Rescue Plan ACT – BIA Home improvement Program Policy, which includes the Housing Assistance Application and program eligibility requirements.
 - 5.1.1 A copy of the Policy can be obtained through the Narragansett Indian Tribe’s website [www. https://narragansettindiannation.org/](https://narragansettindiannation.org/) or NIT’s Department of Housing.
 - 5.1.2 Complete applications with required documentation can be delivered to the NIT Department of Housing:
 - 5.1.2.1 In person
 - 5.1.2.2 Mailed through the U.S. Postal Service
 - 5.1.2.3 Emailed electronically
 - 5.1.2.4 Faxed
- 5.2 Applications received by the Housing Department will be date stamped and checked for completeness and verification of the following documents:
 - 5.2.1 Narragansett Indian Tribe enrollment
 - 5.2.2 Homeowners Insurance
 - 5.2.3 Copy of Warranty Deed or Tax bill.
 - 5.2.4 Verification of Income which includes, but is not limited to:
 - 5.2.4.1 Most current pay stubs (3)
 - 5.2.4.2 2 yrs. Tax returns
 - 5.2.4.3 2 yrs. Of W-2s
 - 5.2.4.4 SSI
 - 5.2.4.5 Child Support
 - 5.2.5 Verification of being current on mortgage and property taxes.
 - 5.2.6 If an application is not completed, the Department of Housing will make three (3) attempts to contact the applicant to send in the required missing documents. The three (3) attempts will be a phone call, email, and a letter mailed through the US Postal Service. The applicant will have up to ten (10) days to provide the requested documents.
 - 5.2.6.1 Once the ten (10) days have expired, the application will be voided, and the Housing Department staff will draft a cover sheet closing the file.
 - 5.2.6.2 A letter will be drafted informing the applicant their file has been closed.
 - 5.2.7 If an application is completed, the Department of Housing will do a 2nd review of the file for accuracy. If deemed complete the information will

be logged into the BIA's Tribal Annual Performance Report (TAPR) system.

5.2.7.1 A letter of approval will be drafted within forty-five (45) days of receipt of the completed application.

5.2.7.2 The applicant is placed on the ARP-BIA Home Repair wait list as a client.

5.2.7.3 When the client is at the top of the list the Housing Department will contact the client for the scope of work and cost estimate from their contractor.

5.2.7.4 For projects on fee simple lands the homeowner will contact the local municipality to determine if a building permit and inspections are required.

5.2.8 The client will select a state licensed contractor.

5.2.9 The Housing Staff will gather necessary documents from the selected contractor, of which includes:

5.2.9.1 A current, signed Contract for Services

5.2.9.2 W-9

5.2.9.3 SAM Vendor Check

5.2.9.4 Certificate of Liability Insurance

5.2.9.5 A signed quote from the contractor

5.3 Once all documents are verified for completeness and acceptability by Housing Director/or appointed individual a Procurement Selection form will be completed and attached, securing all documents to complete a procurement file.

5.3.1 A copy of the signed contract will be given to the contractor. (A maximum of 50% may be processed at the startup of the project and 50% at completion).

5.3.2 The Project Manager may will obtain periodic updates to monitor progress.

5.3.3 The contractor will submit change order(s) to the Housing Director for approval following the contract process.

5.3.3.1 The Project Manager may visit the work site or obtain proof of completion along with a letter of satisfaction from the homeowner prior to a final payment request.

5.3.3.2 A letter of satisfaction from the homeowner, and inspection if applicable, is required for final payment.

- 5.4 Final payment documentation will be submitted to the Housing Director for review for a final payment.
- 5.5 The Housing staff will prepare a payment request for the Housing Director to sign. A copy of the payment request and the client/homeowner's letter will be placed in the client file.
 - 5.5.1 The payment request will be presented to the finance department for processing.

6 Attachment/Forms

- 6.1 BIA Housing Assistance Application