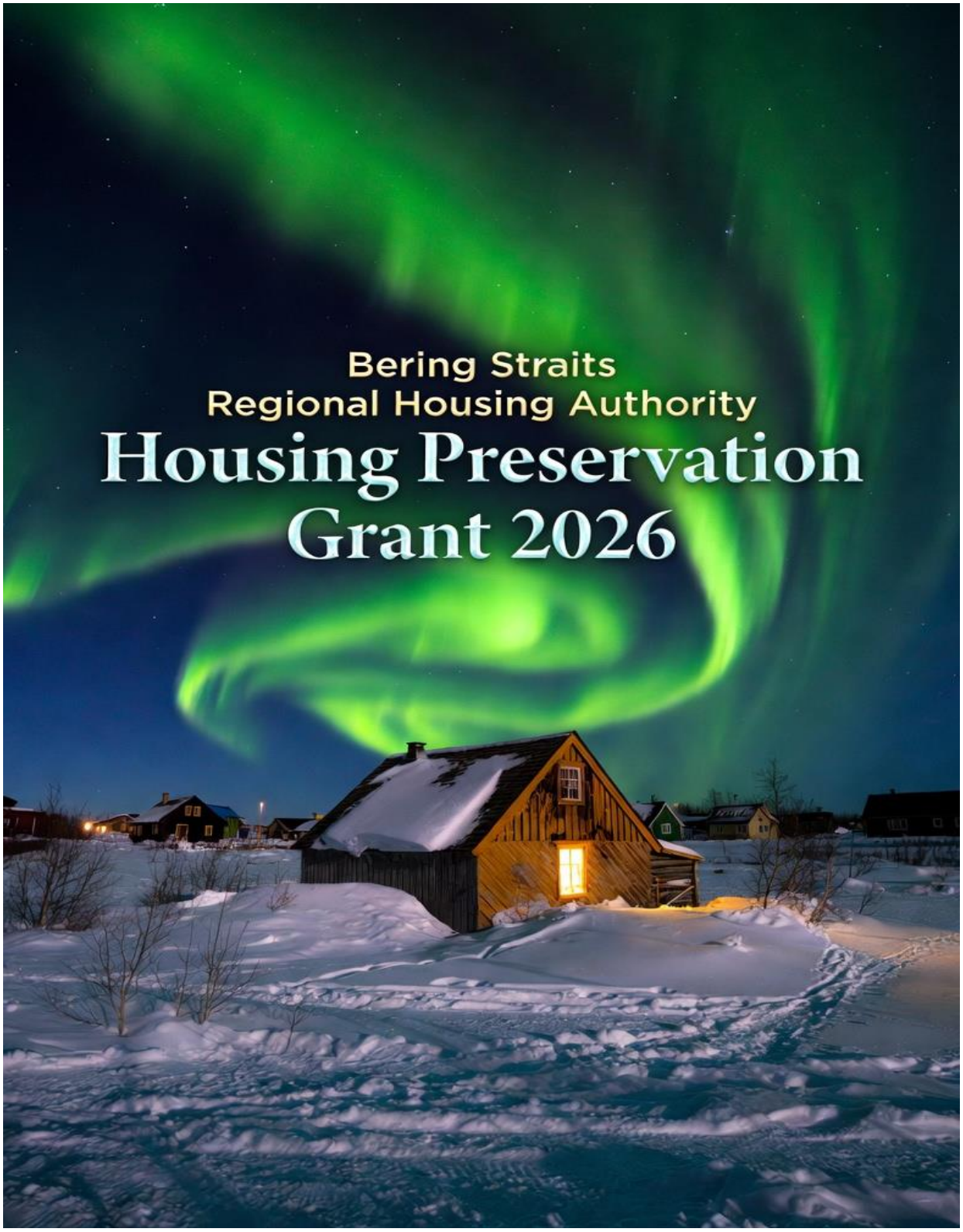
BSRHA
Bering Straits Regional Housing Authority
PO Box 995, Nome, Alaska 99762 (907) 443-5256-Office (907) 443-8652-Fax



Contents

SECTION 1: HOW TO PREPARE FOR THE ONLINE APPLICATION 1
Eligibility (must meet all requirements): 1
Grant Description 1
Competitive Grant 1
Preparing to Apply 2
Step 1: Figure out what you're going to fix (scope of work) 2
Common eligible repairs: 2
Step 2: Determine who will do the work 2
Common Tasks (Do These for All Options) 3
Option 1: You Do the Work (Best if You Have Experience & Tools) 3
Option 2: Local Tradesman Does the Work (You Manage) 3
Option 3: Hire a Contractor (Best if You Lack Construction Experience) 3
Checklist: You should have these items on hand before you apply online..... **Error! Bookmark not defined.**
SECTION 2: HOW TO APPLY ONLINE 4
Filling Out the Application: 4
Section 1 – Eligibility Checklist *(required)* 4
Applicant Information: *(required)* 4
Income Level: *(required)* 5
Legal Description of Property (optional 1 Point) 5
Proof of Ownership & Aerial Photo (optional – 1 Point Each) 6
Why Is This Project Needed (15 Points) 6
APPLICATION TYPE *(required)*: 7
Attach priced-out materials/quotation (required – 10 Points) 7
Contractor or Worker Experience & Qualifications (required - 20 Points) 7
Example: Incomplete Scope of Work (not enough detail). **Error! Bookmark not defined.**

DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

Example: Better scope of work (more detailed/competitive) ... **Error! Bookmark not defined.**

Project Scope Details (Part of Scope of Work Score)..... **Error! Bookmark not defined.**

roject Timeline & Feasibility (15 Points) .....**Error! Bookmark not defined.**

Project Security and Risk (10 Points) 10

Required Attachments: 10

Optional Attachments:.....11

Applicant Certification.....11

Save and Continue Later: 12

Appendix A: Grant Timing and Discussion 12

Required Paperwork if Your Project is Selected.....12

Environmental Review: 12

Appendix B: Scoring Matrix.....14

If You Have Questions 15

Frequently Asked Questions (FAQ).....16

DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

SECTION 1: HOW TO PREPARE FOR THE ONLINE APPLICATION

Important: Poorly planned projects are the top reason good projects are not funded. If you plan to apply using your iPhone we recommend you download and fill out the Application Template then use iPhone voice recognition to fill out the form.

Eligibility (must meet all requirements):

- Tribal member from a participating BSRHA community.
- Clear title of home ownership (no liens or mortgages)
- Home is your **full-time primary residence** (no seasonal housing).
- Not receiving other federal housing assistance.
- You must be willing to sign an agreement not to sell your home for 5 years.
- You must be capable of managing the project.
- Household income at a low or medium level (for your family size)

BSRHA will not perform any of the work. BSRHA will assist with materials purchasing and shipping if you or a carpenter is doing the work. If you make more than the medium-income limit for your family size, you are not eligible.

Family Size	1	2	3	4	5	6	7	8
Low Income ($)	59,300	67,800	76,250	84,700	91,500	98,300	105,050	111,850
Medium-Income ($)	74,100	84,750	95,300	105,900	114,400	122,900	131,900	139,800

Grant Description

The BSRHA HPG is a $25,000 maximum, forgivable loan to repair your home. You "repay" the loan by living in the home full-time for five years after the project is complete. If you sell before five years, you must repay a pro-rated share (20% is forgiven per year).

Competitive Grant

This is a competitive grant. Refer to Appendix B: Scoring Matrix at the end of this document for details on how the committee will score your application. Required sections of the form are marked *(required)*, if the "required" label is not present, then the answer is optional.

If you provide the optional attachments, discussed in the instructions that follow, you will earn extra points. As I mentioned earlier, this is a competitive grant. Every point counts. Good Luck!

Preparing to Apply – Get Organized First

Step 1: Figure out your scope of work.
The cost to fix everything in your home would likely exceed $25,000. Pick the top two or three things and fix only those.

Common things people fix:
- Roofing and/or siding
- Windows and doors
- Leaking or freezing plumbing
- Worn-out flooring
- Unsafe electrical
- Heating systems

Tip: Apply for one or two major repairs. Don't request a long list.

Ineligible (will be rejected):

- No luxury items (hot tubs, saunas)
- No kitchen appliances or furniture
- No building additions or new structures
- No items that add up to more than $25,000

Step 1: Determine who will do the work

You have three options (discussed in detail in the next section):

- **Option 1** – Do It Yourself (best if you have tools and experience): You handle the labor while BSRHA helps procure and ship materials.
- **Option 2** – Hire a Local Tradesman (good middle choice): You manage the project while a qualified village tradesperson performs the work.
- **Option 3** – Hire a Contractor (easiest if you lack construction experience): The Contractor manages everything from materials to installation.

All options require qualified labor, a clear scope of work, written price quotes, a realistic timeline, and a workable security plan. **BSRHA will not be responsible for money spent on your project after December 31, 2026.**

Step 2: Determine Who Will Do the Work And Contact Them
Choose one of these three options:

Option 1: If you have construction experience and tools, do the work yourself.

- Write a paragraph on your construction experience and accomplishments**.**
- Skip to step four (4).

Option 2: If you can manage a construction job, hire a local tradesman.

- Find a willing local tradesman.
- Ask for a written materials list, labor quote, task list, and timeline.
- Get a written statement of their experience and accomplishments.
- Skip to step four (4).

Option 3: If you know nothing about construction, hire a Contractor.

- Ask the contractor and develop a scope of work that is less than $25,000.
- Request a detailed quote, including a budget and timeline.
- Document the contractor's experience and accomplishments.
- Skip to stope four (4).

Step 4: Complete these common tasks for all of the above options:

- Write a clear scope of work**.**
- Obtain and attach written quotes from a contractor or suppliers.
- Obtain and attach a shipping quote if shipping is not included in the quote.
- Create a task list, timeline, and budget.
- Write a paragraph on how you will pick up and securely store materials.
- Optional (extra points)
- Provide the legal description of your property
- Attach a digital copy of your deed (Alaska Recorder's Office website).
- Attach an aerial photograph of your home (Google Earth)
- Attach photos showing why the improvements are needed.

NOTE: You MUST attach either a priced-out materials list or a contractor bid to your application, no exceptions.

DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

SECTION 2: HOW TO APPLY ONLINE

The deadline to apply is July 15, 2026

Note: A pop-up will ask you a Yes/No question the first time you access the housing preservation section of our website. Answer "YES."

Note: These instructions follow an example: Hire a local tradesperson to replace one living-room window, three (3) bedroom windows, the front door, all entry door hardware.

Note: If your project is selected, you must sign a Binding Commitment (also called a resale restriction or useful life covenant). This legal document, recorded against the property, requires you to live in the home as your full-time primary residence for at least five years after the work is completed. If you sell the home or stop living in it as your primary residence before the five-year period ends, you must repay a prorated portion of the grant (20% is forgiven for each full year you comply). Most mortgages prohibit placing restrictions on the title. Recording a Binding Commitment without the lender's prior written consent can trigger an immediate demand for full payment of the mortgage. <u>As a result, homes with mortgages are not eligible.</u>

Note: Homeowners in Stebbins and Unalakleet are not eligible to apply because those Tribes do not participate in the BSRHA program.

Technical Detail: The application form windows will accept more text than is visible. BSRHA will still receive all the text you enter, even if you can't see it.

Eligibility Checklist *(required)*

Read the statements. If you can truthfully check all the boxes, then you are eligible: The application form will appear.

Applicant Information: *(required)*

This section explains itself, so we will not go into it in detail. Everything in this section, except your street address, is required. Include your city and zip code in the mailing address window.

Income Level *(required)*

BSRHA will award three (3) low- and three (3) medium-income projects, for a total of six (6) grants. This program is unique because middle-income families are eligible.

Family Size	1Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Low Income	$59,300	$67,800	$76,250	$84,700	$91,500	$98,300	$105,050	$111,850
Medium Income	$74,100	$84,750	$95,300	$105,900	$114,400	$122,900	$131,900	$139,800



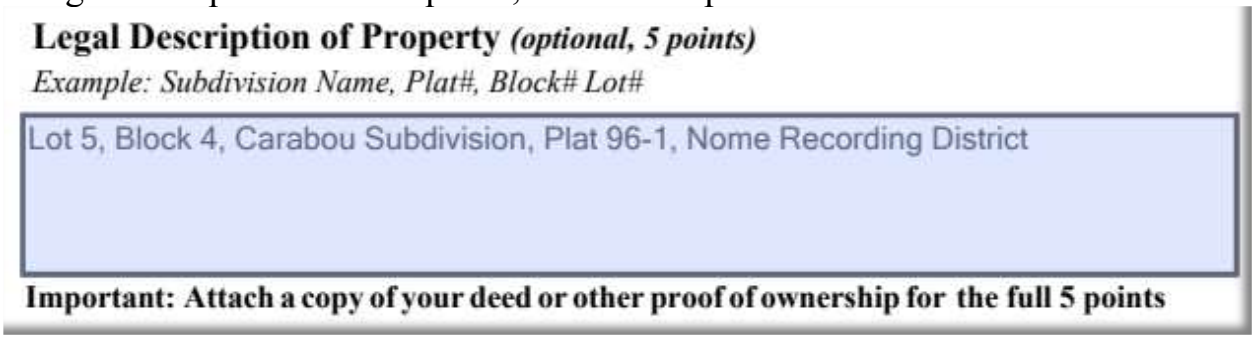
Instructions:
Total up pay stubs, income tax forms, and other documents and calculate your total annual household income. Refer to the table and determine if your household is low-income, medium-income, or ineligible.

Examples: For a household with four (4) full-time residents.

- **Low income** of $ 83,100 is less than $87,400
- **Medium income** of $ 96,000 is between $105,900 and $87,400
- **Ineligible income** of $ 111,000 is higher than $ 105,900.

Check the appropriate box, enter the number of full-time residents in your home, the number of bedrooms in your home, and the year your home was built. If you don't know the exact year your home was built, give us your best guess.

Legal Description of Property
A legal description is not required, but it earns points.



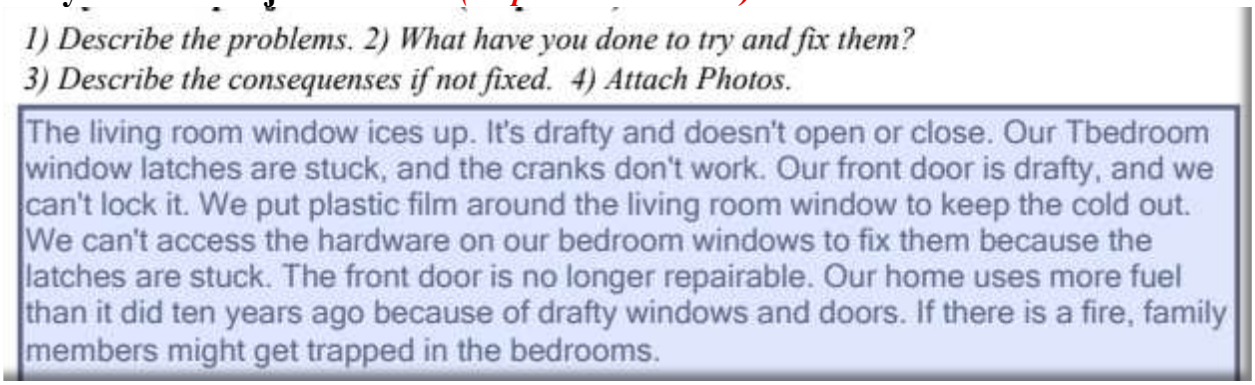
DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

Proof of Ownership & Aerial Photo (optional – extra points)
Attach your Deed or Proof of Ownership if you have it. Also, attach an aerial photo from Google Earth. This will help us locate your home for the HUD environmental review and will earn you extra points.



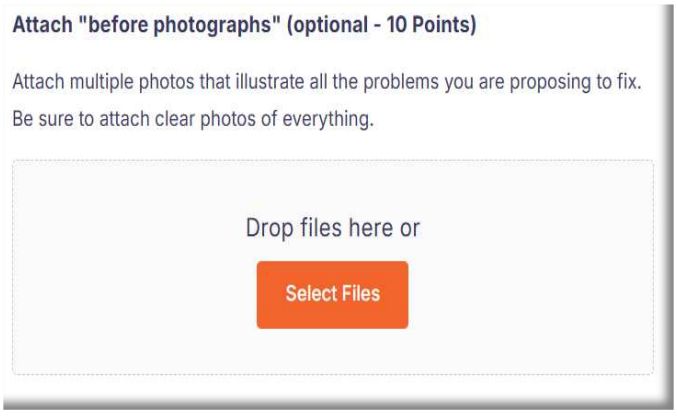
Attached: My_Deed.pdf **Attached:** My Aerial Photo.jpg

Why Is This Project Needed ***(Required - 15 Points)***



Attach "before photographs" showing the problems ***(Optional – 10 Points)***

They say a picture is worth a thousand words. Attach photographs of all the problems you are applying to repair, so the scoring committee can see them. Make sure you get everything.



DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

APPLICATION TYPE *(required)*:



You Must Select one of the above options.
Select option one if you have construction experience and tools. Select option two if you know enough to manage a construction project. Select option three if you don't know much about construction.

Attach a priced-out materials quote or a contractor bid ***(required – 10 Points)***
The drop box after you select an application type. You must attach a contractor bid or a priced-out materials list before submitting this application. Show us you know what you are doing by attaching a quote that covers everything needed to complete the job. If shipping is not included in your priced out materials list of contract, then you must attach a separate quotation for shipping.

Contractor or Worker Experience & Qualifications ***(required - 10 Points)***

DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

Enter the name and contact information of the person who will do the work and tell us about that person's qualifications.

Contractor or Worker Name(Required)

Joe Builder

Contractor or Worker Phone

(907) 443-4321

Contractor or Worker Email Address

joebuilder@yahoo.com

Contractor or Worker Qualifications *(20 Points - Required)*

Joe is highly qualified. He has been a builder since he was a boy. His daddy gave him a hammer for Christmas when he was three years old. He built a tree house when he was 10 years old, a storage shed when he was 15, and a carport when he was 18. After that, he went to trade school and earned a master's certificate in Carpentry. He was on the crew that built the school and the City Hall, and served as foreman on a project that built five homes in our village. He built his own home from the ground up and helped build his neighbor's home. Joe is semi-retired now. He has generously offered to help us complete the badly needed repairs for a reasonable fee.

Scope of Work ***(required 15 Points)***

You have already described the problem(s). Now tell us how you will fix them. Break down the job into sections if needed. Describe in detail what you will repair or replace, including materials specifications and dimensions. To get the maximum points, don't leave anything out. Below, we give you an example of a good scope of work, followed by a couple of examples of what we recommend against.

DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

The scope below is pretty good, hint… it could be better.

Clearly describe the scope of work including specifications and measurements

Remove and replace one living room window. Double-hung one picture one operator insulated vinyl double-pane argon-filled low-e stainless-steel hardware, right-handed swings out, nailfin rough opening size 36" high x 48" wide. Remove and replace three (3) bedroom egress windows to the same specifications as above. rough opening size 30" wide by 40" high.

Remove and replace the front entry door and threshold with a pre-hung insulated metal door and threshold, single-bore for latch, sized 36" wide by 80" high (3'-0" x 6'-8"). right-handed, swings out. Replace entry door and second entry door hardware, keyed alike.
1" x 4" painted cedar trim to match building exterior for all of the above

Example: This scope is incomplete – *(Mistake: no specs, dimensions, or details)*

Clearly describe the scope of work, including specifications and measurements.

Fix one living room window, three bedroom windows, the front door, and doorknob.

The scope of work above does not include measurements or specifications. It suggests the applicant did not take the time to think the project through. It is not competitive.

Example: Unrealistic Scope of Work – *(Mistake: trying to fix everything)*

Fix the front and back porches; replace two entry doors, seven interior doors, and twelve windows; replace the vinyl flooring throughout the home; replace the kitchen cabinets; install a new sink and hardware in the kitchen and bathroom. Repair the leaking roof and damaged siding. Level the home. Install a new Toyotomi heater and an instant-on Toyotomi hot water heater. Install a new electrical meter base and breaker box. Paint the interior and exterior of the home. Install new door hardware throughout the home. Install new ceiling light fixtures and new smoke detectors. Fix the water leak under the bath tub. Fix electrical outlets that are not working and repqir holes in the sheetrock in the bedrooms and hallways.

The scope of work above suggests the applicant has no idea how much the work will cost. They quickly wrote down a list of everything that needed fixing in their house. The grant has a strict $25,000 limit. A project that aims to fix everything is unlikely to be considered.

DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

Project Budget

Break down your project into logical sections and tell us how much you are requesting for each (including materials, shipping, and labor)

All materials prices below include crating and shipping to Nome

Window: Living Room, materials $ 900, installation labor: $ 500
Windows:Bed Rooms, materials $2,700, installation labor: $1,500
Door: Front Door: materials $1,200, installation labor: $ 700
Job Budget: Materials $4,800, installation labor $ 2,700

Total Requested (must be less than or equal to $25,000
Add up the project budget and put the total requested here

$ 7,500.00

Project Security and Risk (10 Points)

People have a harder time picking materials up at the airport and storing them securely than you might think. The material arrives, nobody picks it up, it gets damaged or misplaced, and the grant recipient is responsible for the losses. This is an example of what we are looking for:

Describe your plan to pickup materials upon arrival, to transport them to the job, and to securely store them before they are used. Identify risks and say what will be done to address those risks.

I will request the supplier put no more than two windows in each crate so we can handle them. I will request the supplier inform me when the order is complete and give me the bill of lading number. I will verify the delivery date with Bering Air, and I will be at the airport with a pickup truck and two helpers when the materials arrive. We will store it in my yard on blocking to avoid water damage, in front of a window so we can see it, and we will cover it with a tarp to protect it until used.
The plan above minimizes the risks of: damage, theft, and bad weather.

Required Attachments:

- A priced-out materials list or a contractor bid.
- A shipping quote if shipping isn't included in the materials quote

DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

- A written labor quote that says the worker will do the work if awarded.

Optional Attachments:
While not required, these attachments will earn you points

- Proof that you own your home (attach a copy of your deed)
- An aerial photo of your home in the village (Google Earth)
- Photos of all the items that need to be repaired.

If you are applying on a PC, you can either drag and drop files into the attachments box or upload attachments from your computer. If you are applying with an iPhone, you can photograph hard copies of the documents.

We limit the size of attachments to 32 Megabytes, meaning you should be able to attach more than 50 pages, but we don't expect you to use that. Please limit the quantity and size of attachments.

Applicant Certification
You will not be able to submit your application online until you check this box. You also will not be able to submit the application if any of the "required" information on the form is left blank.

APPLICANT CERTIFICATION
By checking this box I certify: All the information I have provided is true. I recognize that $25,000 is a strict limit. BSRHA does no work, that BSRHA will only be responsible for funds expended on or before Dec 31, 2026, that I will need to sign an agreement to live in my home and not sell it for 5-years after the project is complete, and that I will need to provide paperwork proving I am eligible within two weeks of being notified my project has been selected or forfeit the grant.. I further recognize that this is a competitive grant, that only the most beneficial and best-planned projects will be selected.



Submit Application:

DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

You will probably encounter an error the first time you try to submit, because it is easy to miss some of the required information. If the submission fails, go back and fill in what is missing. Keep trying until your application is accepted.

Save and Continue Later:
You only need this button if you want to switch to a different iPhone or PC midway through the online application process. Pressing the button sends an email to the address you provide. Click that link later to pick up where you left off.

Appendix A: Grant Timing and Discussion

Proof of Eligibility:
In prior years, BSRHA required all applicants to provide documented proof of eligibility up front. We removed that requirement to streamline the application process. If we select your project, that doesn't mean you've won. You will be given two weeks to provide proof of eligibility. If you are unable to do so within that timeframe, your project will not be funded.

Proof of Ownership:
Applicants not being able to prove they own their homes are the most common reason for projects being skipped. For this reason, applicants who provide a legal description and a copy of their deed have an advantage. We strongly encourage applicants to provide this information if available. Doing so will earn extra points.

Required Paperwork if Your Project is Selected
If your project is selected, you will need to sign a document certifying that you are not receiving other federal financial assistance to repair your home, and you will need to sign a "binding commitment" to live in the home for five years and not sell it after the project is complete. You will need to provide a copy of your Tribal I.D. and a copy of a recent electricity bill to prove permanent residence.

Environmental Review:
HUD Regulations require BSRHA to complete an environmental review before we can spend any money on a project. We need to know where your home is to do this. That's why we ask for an aerial photo of your home's location. Applicants who attach that photo will have an edge.

Special Orders.
If your project includes special orders that take a long time to produce, such as custom windows or doors that take six weeks to complete, then you may need to store the materials over the winter and install them next summer. Grant recipients will be allowed to do this, but BSRHA will not assist with any expenses incurred after December 31, 2026.

Appendix B: Scoring Matrix

To promote fairness and objectivity, BSRHA will form a selection committee of three or more BSRHA employees to score the applications received. The committee will award points according to this matrix:

Hint: The better you understand how points are awarded, the stronger your application will be. Try to get the maximum points in every section.

CATEGORY	SECTION POINTS	ITEMIZED POINTS	SCORING CRITERIA DETAILS
Project Location	5	2	Provides a legal description (complete & accurate)
		2	Deed or other proof of ownership attached.
		1	Google Earth or other aerial photo attached.
Project Need	15	10	Clearly describes each item to be fixed.
		2	Tried to fix it in the past.
		3	Describes consequenses if not fixed
Before Photographs (optional)	10	6	Provides photos of most of the problems
		4	Provides photos of all of the problems
Written Bid or Quote	10	6	Quote includes most of the materials needed
		4	Quote includes all materials needed including consumables
Experience and Qualificatons	10	2	Contractor or Worker Contact Information Provided
		6	Contractor or Worker is Well Qualified
		2	Contractor or Worker Commits to Doing the Work
Scope of Work	10	6	Clearly describes scope of work
		2	Provides materials specifications
		2	Provides measurements.
Project Budget	8	4	Breaks project down into logical sections
		4	Says how much they are asking for each
Accurate Total	2	2	Add up the budget and put the total here.
Project Timeline	10	4	List all the tasks
		4	Says how long each will take
		2	Says who is responsible
Security & Risk	10	7	Identifies all the major project risks.
		3	Provides a plan to minimize those risks
Bonus Points	10	5	The application is complete, clear, and well written.
		3	Optional photos and documents are attached
		2	This is a badly needed high-impact project

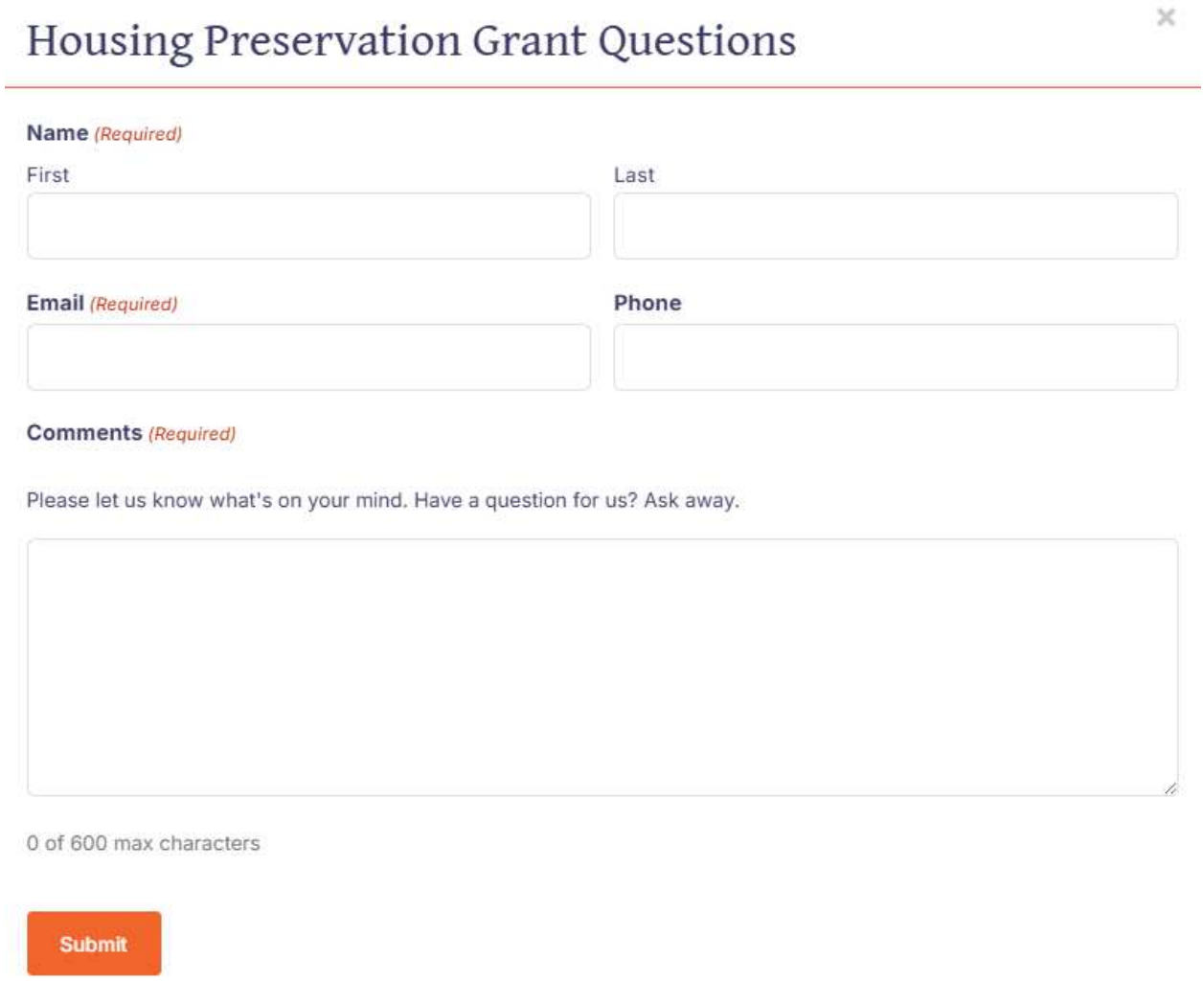
DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

If You Have Questions

We encourage applicants with questions to submit them online. We will post answers to important questions in the Frequently Asked Questions (FAQ) section on our website. This is a competitive grant. We don't want to give some applicants an unfair advantage over others, so we will not answer questions by phone.

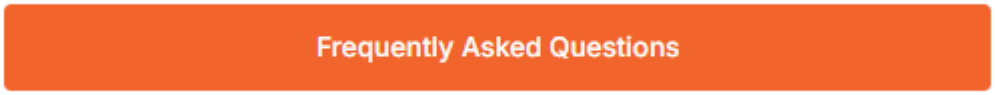
CLICK: Submit Questions

At the top of the form, the box below will appear. Clicking submit will send an email to us, and we will respond to your questions.



DO NOT START THE ONLINE APPLICATION
UNTIL YOU HAVE FILLED OUT THIS APPLICATION TEMPLATE.

Frequently Asked Questions (FAQ)

CLICK 

We will post answers to questions submitted online to the Frequently Asked Questions (FAQ) secton. This section will grow over time as we respond to questions submitted by applicants.

