Section 1: Cover Page

(1) Grant Number: 55IH0214840
(2) Recipient Program Year: 10/1/2026 - 9/30/2027
(3) Federal Fiscal Year: 2027
(4) ■ Initial Plan (Complete this Section then proceed to Section 2)
(5) ☐ Amended Plan (Complete this Section and Section 8 if applicable)
(6) ☐ Annual Performance Report (Complete items 27-30 and proceed to Section 3)
(7) ☐ Tribe
(8) ■ TDHE
(9) Name of Recipient: Baranof Island Housing Authority
(10) Contact Person: Cliff Richter
(11) Telephone Number with Area Code (999) 999-9999: 907-747-5088
(12) Mailing Address: 245 Katlian Street
(13) City: Sitka
(14) State: AK
(15) Zip Code (99999 or 99999-9999): 99835
(16) Fax Number with Area Code (999) 999-9999: 907-747-5701
(17) Email Address cliff.richter@bihasitka.org
(18) If TDHE, List Tribes Below:
■ Sitka Tribe of Alaska
(19) Tax Identification Number: 920116560
(20) UEI Number: DYKGRGU1AL21
(21) CCR/SAM Expiration Date (MM/DD/YYYY): 10/27/2026
(22) IHBG Fiscal Year Formula Amount: $1,750,027
(23) Name of Authorized IHP Submitter: Cliff M Richter
(24) Title of Authorized IHP Submitter: BIHA Executive Director
(25) Signature of Authorized IHP Submitter: Cliff M Richter
(26) IHP Submission Date (MM/DD/YYYY): 09/08/2026
(27) Name of Authorized APR Submitter:
(28) Title of Authorized APR Submitter:
(29) Signature of Authorized APR Submitter:
(30) APR Submission Date (MM/DD/YYYY):

Certification: The information contained in this document is accurate and reflects the activities actually planned or accomplished during the program year. Activities planned and accomplished are eligible under applicable statutes and regulations.

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 disclosure of information, including intentional disclosure, is subject to a civil money penalty not to exceed $10,000 for each violation.

Section 2: Housing Needs

NAHASDA § 102(b)(2)(B)

(1) Type of Need: Check the appropriate box(es) below to describe the estimated types of housing needs and the need for other assistance for low-income Indian families (column B) and all Indian families (column C) inside and outside the jurisdiction.

	Check All That Apply	
(A) Type of Need	**(B) Low-Income Indian Families**	**(C) All Indian Families**
(1) Overcrowded Households	**X**	**X**
(2) Renters Who Wish to Become Owners	**X**	**X**
(3) Substandard Units Needing Rehabilitation	**X**	**X**
(4) Homeless Households	**X**	**X**
(5) Households Needing Affordable Rental Units	**X**	**X**
(6) College Student Housing	**X**	**X**
(7) Disabled Households Needing Accessibility		
(8) Units Needing Energy Efficiency Upgrades	**X**	**X**
(9) Infrastructure to Support Housing	**X**	**X**
(10) Other (specify below)	**X**	**X**

(2) Other Needs. (Describe the "Other" needs below. Note: this text is optional for all needs except "Other."):
Closing Cost Assistance, Financial/Credit Counseling, Service Coordination, Home Maintenance Education and Counseling.

(3) Planned Program Benefits. (Describe below how your planned programs and activities will address the needs of low income families identified above. Also describe how your planned programs will address the various types of housing assistance needs *NAHASDA § 102(b)(2)(B)):*
BIHA will continue to operate its Lease/Purchase and Low-Rent Programs. These programs address over-crowding, renters seeking home ownership opportunities, and affordable housing for eligible families. BIHA will continue to offer housing financial assistance to students pursuing post-secondary education or vocational training. BIHA will offer on a limited basis housing rehabilitation services to Tribal Citizens and other Native American/Alaska Natives to address sub-standard living conditions and improve home energy efficiency and useful life. BIHA will modernize its housing units as they become vacant and as needed. BIHA will also continue to implement its financial counseling program for current and prospective tenants for the purposes of improving their financial decision-making, credit standing and achievement of goals as well as preparing renters to become successful homeowners.

(4) Geographic Distribution. Describe below how the assistance will be distributed throughout the geographic area and how this geographic distribution is consistent with the needs of low income families. *NAHASDA § 102(b)(2)(B)(i)):*

All programs are offered throughout the Sitka, Alaska area. The Student Housing Voucher Program provides limited financial assistance to income eligible Tribal Citizens in other geographic areas while they are receiving post-secondary education including vocational training.

Section 3: Program Descriptions

[102(b)(2)(A)], [233(a)], [235(c)], [404(b)], 24 CFR §1000.512(b)(2)

Planning and Reporting Program Year Activities

In this section, the recipient must provide a description of its planned eligible activities, and intended outcomes and outputs for the One-Year IHP. The recipient can select any combination of activities eligible under NAHASDA and intended outcomes and outputs that are based on local needs and priorities. There is no maximum or minimum number of eligible activities or intended outcomes and outputs. Rather, the One-Year IHP should include a sufficient number of eligible activities and intended outcomes to fully describe any tasks that the recipient intends to fund in whole or in part with IHBG resources during the coming program year.

Subtitle B of NAHASDA authorizes recipients to establish a program for self-determined housing activities involving construction, acquisition, rehabilitation, or infrastructure relating to housing activities or housing that will benefit the low-income households served by the Indian tribe. A recipient may use up to 20 percent of its annual allocation, but not more than $2 Million, for this program. Section 233(a) of NAHASDA requires a recipient to include its planned self-determination program activities in the IHP, and Section 235(c) requires the recipient to report the expenditures, outputs, and outcomes for its self-determination program in the APR. For more information, see PIH Notice 2010-35 (Demonstration Program - Self-Determined Housing Activities for Tribal Governments) at https://www.hud.gov/sites/documents/DOC_8814.PDF.

The One-Year IHP is not required to include eligible activities or intended outcomes and outputs that will not receive IHBG resources. For example, the recipient may be planning to apply for Low Income Housing Tax Credits (LIHTC) from its state. If those tax credit projects will not receive IHBG resources, they are not required to be described in the IHP. However, the recipient may wish to include nonIHBG activities in the IHP to provide tribal members with a more complete picture of housing activities.

If an activity will receive partial funding from an IHBG resource, it must be described in the IHP.

For example, if the recipient uses IHBG-funded staff persons to manage, inspect, or maintain an LIHTCfunded rental project, that project would be considered an IHBG-assisted project and the related activities must be described in the IHP.

Planning and Administrative expenses and loan repayments should not be identified as programs in the IHP. That is why there are dedicated rows in the Uses of Funding budget for these expenses. Instead, describe anticipated planning and administrative expenses in Section 6, Line 4 of the IHP, and describe actual planning and administration expenses in Section 6, Line 5 of the APR. Report the planned and actual amount of planning and administrative expenses in the dedicated row of the Uses of Funding budget (Section 5, Line 2). Please note that Reserve Accounts to support planning and administration is an eligible activity and should be identified as a program in the IHP, and any planned or actual expenditure from the Reserve Account would be reported by its program name in the Uses of Funding table.

For the IHP, complete the **unshaded** sections to describe the planned activities, outcomes and outputs in the coming 12-month program year. The recipient must complete Lines 1.1 through 1.4, Lines 1.6 and 1.7, and Line 1.9 for each eligible activity or program planned for the One-Year IHP. For the APR, complete the shaded sections to describe actual accomplishments, outcomes, and outputs for the previous 12-month program year. In particular, complete Lines 1.5, 1.8, 1.9, and 1.10 for each program included in the IHP.

Eligible Activity May Include (citations below all reference sections in NAHASDA)

Eligible Activity	Output Measure	Output Completion
(1) Modernization of 1937 Act Housing [202(1)]	Units	All work completed and unit passed final inspection
(2) Operation of 1937 Act Housing [202(1)]	Units	Number of units in inventory at Program Year End (PYE)
(3) Acquisition of Rental Housing [202(2)]	Units	When recipient takes title to the unit
(4) Construction of Rental Housing [202(2)]	Units	All work completed and unit passed final inspection
(5) Rehabilitation of Rental Housing [202(2)]	Units	All work completed and unit passed final inspection
(6) Acquisition of Land for Rental Housing Development [202(2)]	Acres	When recipient takes title to the land
(7) Development of Emergency Shelters [202(2)]	Households	Number of households served at any one time, based on capacity of the shelter
(8) Conversion of Other Structures to Affordable Housing [202(2)]	Units	All work completed and unit passed final inspection
(9) Other Rental Housing Development [202(2)]	Units	All work completed and unit passed final inspection
(10) Acquisition of Land for Homebuyer Unit Development [202(2)]	Acres	When recipient takes title to the land
(11) New Construction of Homebuyer Units [202(2)]	Units	All work completed and unit passed final inspection
(12) Acquisition of Homebuyer Units [202(2)]	Units	When recipient takes title to the unit
(13) Down Payment/Closing Cost Assistance [202(2)]	Units	When binding commitment signed
(14) Lending Subsidies for Homebuyers (Loan) [202(2)]	Units	When binding commitment signed
(15) Other Homebuyer Assistance Activities [202(2)]	Units	When binding commitment signed
(16) Rehabilitation Assistance to Existing Homeowners [202(2)]	Units	All work completed and unit passed final inspection
(17) Tenant Based Rental Assistance [202(3)]	Households	Count each household once per year
(18) Other Housing Service [202(3)]	Households	Count each household once per year
(19) Housing Management Services [202(4)]	Households	Count each household once per year
(20) Operation and Maintenance of NAHASDA- Assisted Units [202(4)]	Units	Number of units in inventory at PYE
(21) Crime Prevention and Safety [202(5)]	Dollars	Dollars spent (report in Uses of Funding table only)
(22) Model Activities [202(6)]	Dollars	Dollars spent (report in Uses of Funding table only)
(23) Self-Determination Program [231-235]		
Acquisition	Units	When recipient takes title to the unit
Construction	Units	All work completed and unit passed final inspection

Rehabilitation	Units	All work completed and unit passed final inspection
Infrastructure	Dollars	Dollars spent (report in Uses of Funding table only)
(24) Infrastructure to Support Housing [202(2)]	Dollars	Dollars spent (report in Uses of Funding table only)
(25) Reserve Accounts [202(9)]	N/A	N/A

Outcome May Include

(1) Reduce over-crowding	(7) Create new affordable rental units
(2) Assist renters to become homeowners	(8) Assist affordable housing for college students
(3) Improve quality of substandard units	(9) Provide accessibility for disabled/elderly persons
(4) Improve quality of existing infrastructure	(10) Improve energy efficiency
(5) Address homelessness	(11) Reduction in crime reports
(6) Assist affordable housing for low income households	(12) Other – must provide description in boxes 1.4 (IHP) and 1.5 (APR) below

IHP: PLANNED PROGRAM YEAR ACTIVITIES(NAHASDA § 102(b)(2)(A))

For each planned activity, complete all the non-shaded sections below. It is recommended that for each program name you assign a unique identifier to help distinguish individual programs. This unique number can be any number of your choosing, but it should be simple and clear so that you and HUD can track tasks and results under the program and collect appropriate file documentation tied to this program.

- One way to number your programs is chronologically. For example, you could number your programs 2011-1, 2011-2, 2011-3 etc.
- Or, you may wish to number the programs based on type. For example rental 1, rental 2, homebuyer1, homebuyer 2 etc. This type of numbering system might be appropriate if you have many programs that last over several years.
- Finally, you may wish to use an outline style of numbering. For example, all programs under your first eligible activity would start with the number 1 and then be consecutively numbered as 1.1, 1.2, 1.3 etc.

APR: REPORTING ON PROGRAM YEAR PROGRESS

Complete the shaded section of text below to describe your completed program tasks and actual results. Only report on activities completed during the 12-month program year. Financial data should be presented using the same basis of accounting as the Schedule of Expenditures of Federal Awards (SEFA) in the annual audit. For unit accomplishments, only count units when the unit was completed and occupied during the year. For households, only count the household if it received the assistance during the previous 12-month program year. (NAHASDA § 404(b))

1.1. Program Name and Unique Identifier: 01:Operation of 1937 Act Housing (80 MFI and below)

1.2. Program Description*(This should be the description of the planned program.)*:

BIHA owns and operates CAS rental housing units and homeownership units available to income eligible Native households. Homelessness, overcrowding and disability needs are recognized priorities in the selection process. BIHA will utilize IHBG to manage and provide maintenance to these units.

1.3. Eligible Activity Number*(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.)*:

(2) Operation of 1937 Act Housing [202(1)]

1.4. Intended Outcome Number *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.)*:

(6) Assist affordable housing for low income households

Describe Other Intended Outcome*(Only if you selected "Other" above):*

1.5 Actual Outcome Number*(In the APR identify the actual outcome from the Outcome list.)*:

Describe Other Actual Outcome*(Only if you selected "Other" above):*

1.6. Who Will Be Assisted*(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.)*:

Eligible Alaska Native/American Indian families whose income is under 80% of the median family income.

1.7. Types and Level of Assistance*(Describe the types and the level of assistance that will be provided to each household, as applicable.)*:

Operating and Maintenance costs for CAS housing units. This includes routine and non-routine maintenance, unit inspections, grounds maintenance, tenant selection, program oversight, rent collection, and insurance coverage. Assistance is provided in the form of a grant that does not need to be repaid.

1.8. APR*(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.)*:

1.9. Planned and Actual Outputs for 12-Month Program Year:

Planned Number of Units to be Completed in Year Under this Program: 27	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year:	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

1.10. APR*(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2)))*:

1.1. Program Name and Unique Identifier: 02:NAHASDA Unit Operations (80 MFI and below)

1.2. Program Description*(This should be the description of the planned program.)*:

BIHA owns and operates NAHASDA rental housing units and homeownership units available to income eligible Native households. Homelessness, overcrowding and disability needs are recognized priorities in the selection process.

1.3. Eligible Activity Number*(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.)*:

(20) Operation and Maintenance of NAHASDA-Assisted Units [202(4)]

1.4. Intended Outcome Number *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.)*:

(6) Assist affordable housing for low income households

Describe Other Intended Outcome*(Only if you selected "Other" above):*

1.5 Actual Outcome Number*(In the APR identify the actual outcome from the Outcome list.)*:

Describe Other Actual Outcome*(Only if you selected "Other" above):*

1.6. Who Will Be Assisted*(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.)*:

Eligible Alaska Native/American Indian families whose income is under 80% of the median family income. Eligible Police/Public safety officers and Essential Families will also be considered under program guidelines.

1.7. Types and Level of Assistance*(Describe the types and the level of assistance that will be provided to each household, as applicable.)*:

Operating and Maintenance costs for NAHASDA assisted housing units. This includes routine and non-routine maintenance, unit inspections, grounds maintenance, tenant selection, program oversight, rent collection, and insurance coverage. Assistance is provided in the form of a grant that does not need to be repaid.

1.8. APR*(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.)*:

1.9. Planned and Actual Outputs for 12-Month Program Year:

Planned Number of Units to be Completed in Year Under this Program: 28	Planned Number of Households To Be Served in Year Under this Program:	Planned Number of Acres To Be Purchased in Year Under this Program:
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year:	APR: Actual Number of Acres Purchased in Program Year:

1.10. APR*(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2)))*:

1.1. Program Name and Unique Identifier: 03:Modernization

1.2. Program Description*(This should be the description of the planned program.)*:

BIHA will modernize, as necessary, BIHA-owned housing units that become vacant during the program year.

1.3. Eligible Activity Number*(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.)*:

(1) Modernization of 1937 Act Housing [202(1)]

1.4. Intended Outcome Number *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.)*:

(3) Improve quality of substandard units

Describe Other Intended Outcome*(Only if you selected "Other" above):*

1.5 Actual Outcome Number*(In the APR identify the actual outcome from the Outcome list.)*:

Describe Other Actual Outcome*(Only if you selected "Other" above):*

1.6. Who Will Be Assisted*(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.)*:

Eligible low income Alaska Native/American Indian families whose income is under 80% of the median.

1.7. Types and Level of Assistance*(Describe the types and the level of assistance that will be provided to each household, as applicable.)*:

Modernization work may include new roofs, new siding, new windows, new heat pumps, improvements to plumbing/electrical/ mechanical systems and other interior/exterior repairs and improvements related to the health and safety of residents. Modernization work will be performed on vacant CAS rental units.

1.8. APR*(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.)*:

1.9. Planned and Actual Outputs for 12-Month Program Year:

Planned Number of Units to be Completed in Year Under this Program: 2	Planned Number of Households To Be Served in Year Under this Program:	Planned Number of Acres To Be Purchased in Year Under this Program:
APR: Actual Number of Units Completed in Program Year:	APR: Actual Number of Households Served in Program Year:	APR: Actual Number of Acres Purchased in Program Year:

1.10. APR*(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2)))*:

1.1. Program Name and Unique Identifier: 04:Student Housing Voucher

1.2. Program Description*(This should be the description of the planned program.)*:

A housing assistance grant is awarded to eligible students enrolled in post-secondary or vocational educational programs.

1.3. Eligible Activity Number*(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.)*:

(17) Tenant Based Rental Assistance [202(3)]

1.4. Intended Outcome Number *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.)*:

(8) Assist affordable housing for college students

Describe Other Intended Outcome*(Only if you selected "Other" above):*

1.5 Actual Outcome Number*(In the APR identify the actual outcome from the Outcome list.)*:

Describe Other Actual Outcome*(Only if you selected "Other" above):*

1.6. Who Will Be Assisted*(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.)*:

Eligible low income Alaska Native/American Indian families whose income is under 80% of the median.

1.7. Types and Level of Assistance*(Describe the types and the level of assistance that will be provided to each household, as applicable.)*:

Assistance is in the form of a grant paid directly to the student's landlord to be applied to the student's housing cost. Part time students will receive $1,000 per program year and full time students will receive $2,000 per program year. Amounts do not vary based on educational program as long as it is accredited.

1.8. APR*(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.)*:

1.9. Planned and Actual Outputs for 12-Month Program Year:

Planned Number of Units to be Completed in Year Under this Program:	Planned Number of Households To Be Served in Year Under this Program: 8	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

1.10. APR*(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2)))*:

1.1. Program Name and Unique Identifier: 05:Closing Cost Assistance

1.2. Program Description*(This should be the description of the planned program.)*:

BIHA provides closing cost assistance to eligible households that otherwise qualify for commercial financing for home purchase.

1.3. Eligible Activity Number*(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.)*:

(13) Down Payment/Closing Cost Assistance [202(2)]

1.4. Intended Outcome Number *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.)*:

(2) Assist renters to become homeowners

Describe Other Intended Outcome*(Only if you selected "Other" above):*

1.5 Actual Outcome Number*(In the APR identify the actual outcome from the Outcome list.)*:

Describe Other Actual Outcome*(Only if you selected "Other" above):*

1.6. Who Will Be Assisted*(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.)*:

Eligible low income Alaska Native/American Indian families whose income is under 80% of the median.

1.7. Types and Level of Assistance*(Describe the types and the level of assistance that will be provided to each household, as applicable.)*:

Assistance is in the form of payment of up to $5,000 of specific closing costs at the time of closing of conventional financing. Costs are determined as identified on the settlement statement. Assistance is provided in the form of a loan that is forgivable after 5 years.

1.8. APR*(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.)*:

1.9. Planned and Actual Outputs for 12-Month Program Year:

Planned Number of Units to be Completed in Year Under this Program: 1	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

1.10. APR*(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2)))*:

1.1. Program Name and Unique Identifier: 06:Residential Construction

1.2. Program Description*(This should be the description of the planned program.)*:

Construct residential dwelling units to be added to existing housing inventory. Units will be constructed on land that BIHA already owns in its existing Kaasda Heen Shaak Subdivision.

1.3. Eligible Activity Number*(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.)*:

(4) Construction of Rental Housing [202(2)]

1.4. Intended Outcome Number *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.)*:

(7) Create new affordable rental units

Describe Other Intended Outcome*(Only if you selected "Other" above):*

1.5 Actual Outcome Number*(In the APR identify the actual outcome from the Outcome list.)*:

Describe Other Actual Outcome*(Only if you selected "Other" above):*

1.6. Who Will Be Assisted*(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.)*:

Eligible low income Alaska Native/American Indian families whose income is under 80% of the median.

1.7. Types and Level of Assistance*(Describe the types and the level of assistance that will be provided to each household, as applicable.)*:

This program will include costs associated with the construction of new rental housing including materials, supplies, appliances, labor and services contracts, permitting, Architecture and Engineering, site preparation, water/sewer and other utilities. Work will include dwelling construction plus related and required infrastructure work. It is anticipated that some ICDBG-ARP funds will go towards the construction of these new rental units as well.

1.8. APR*(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.)*:

1.9. Planned and Actual Outputs for 12-Month Program Year:

Planned Number of Units to be Completed in Year Under this Program: 2	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

1.10. APR*(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2)))*:

1.1. Program Name and Unique Identifier: 07:Financial Counseling Program (ROSS)

1.2. Program Description*(This should be the description of the planned program.)*:

The overall goal of the program is to provide a culturally relevant comprehensive housing counseling/homebuyer education curriculum to provide for basic family budgeting, asset building, down payment assistance and residential mortgage financing strategies. The program will also place an emphasis on digital inclusion where the need for technological education has been identified. The program is partially funded by a HUD ROSS grant.

1.3. Eligible Activity Number*(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.)*:

(18) Other Housing Services [202(3)]

1.4. Intended Outcome Number *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.)*:

(2) Assist renters to become homeowners

Describe Other Intended Outcome*(Only if you selected "Other" above):*

1.5 Actual Outcome Number*(In the APR identify the actual outcome from the Outcome list.)*:

Describe Other Actual Outcome*(Only if you selected "Other" above):*

1.6. Who Will Be Assisted*(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.)*:

The financial counseling program focuses on assisting current and prospective BIHA housing program participants who qualify as low income Alaska Native/American Indian families whose income is under 80% of the median.

1.7. Types and Level of Assistance*(Describe the types and the level of assistance that will be provided to each household, as applicable.)*:

Eligible participants receive a comprehensive education curriculum tailored to meet their particular financial needs and goals. BIHA's Financial Counselor assists individual Native households with personal, one-on-one financial education designed to discover each household's particular issues, challenges, needs and goals. This program is partly funded through the ROSS grant and partly funded with Program Income.

1.8. APR*(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.)*:

1.9. Planned and Actual Outputs for 12-Month Program Year:

Planned Number of Units to be Completed in Year Under this Program:	Planned Number of Households To Be Served in Year Under this Program: 50	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

1.10. APR*(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2)))*:

1.1. Program Name and Unique Identifier: 08:Operation of 1937 Act Housing (80-100 MFI)

1.2. Program Description*(This should be the description of the planned program.)*:

BIHA owns and operates CAS rental housing units and homeownership units available to income eligible Native households. Homelessness, overcrowding and disability needs are recognized priorities in the selection process. BIHA will utilize IHBG to manage and provide maintenance to these units. Assistance is provided in the form of a grant that does not need to be repaid.

1.3. Eligible Activity Number*(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.)*:

(2) Operation of 1937 Act Housing [202(1)]

1.4. Intended Outcome Number *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.)*:

(6) Assist affordable housing for low income households

Describe Other Intended Outcome*(Only if you selected "Other" above):*

1.5 Actual Outcome Number*(In the APR identify the actual outcome from the Outcome list.)*:

Describe Other Actual Outcome*(Only if you selected "Other" above):*

1.6. Who Will Be Assisted*(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.)*:

Eligible Alaska Native/American Indian families whose income is between 80% and 100% of the median family income.

1.7. Types and Level of Assistance*(Describe the types and the level of assistance that will be provided to each household, as applicable.)*:

Provide routine and non-routine maintenance, unit inspections, grounds maintenance, program oversight, rent collection and insurance coverage.

1.8. APR*(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.)*:

1.9. Planned and Actual Outputs for 12-Month Program Year:

Planned Number of Units to be Completed in Year Under this Program: 2	Planned Number of Households To Be Served in Year Under this Program: 0	Planned Number of Acres To Be Purchased in Year Under this Program: 0
APR: Actual Number of Units Completed in Program Year:	APR: Actual Number of Households Served in Program Year: 0	APR: Actual Number of Acres Purchased in Program Year: 0

1.10. APR*(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2)))*:

1.1. Program Name and Unique Identifier: 09:NAHASDA Unit Operations (80-100 MFI)

1.2. Program Description*(This should be the description of the planned program.)*:

BIHA owns and operates NAHASDA rental housing units and homeownership units available to income eligible Native households. Homelessness, overcrowding and disability needs are recognized priorities in the selection process. Assistance is provided in the form of a grant that does not need to be repaid.

1.3. Eligible Activity Number*(Select one activity from the Eligible Activity list. For any activity involving housing units as the output measure (excluding operations and maintenance), do not combine homeownership and rental housing in one activity, so that when housing units are reported in the APR they are correctly identified as homeownership or rental.)*:

(20) Operation and Maintenance of NAHASDA-Assisted Units [202(4)]

1.4. Intended Outcome Number *(Select one outcome from the Outcome list. Each program can have only one outcome. If more than one outcome applies, create a separate program for each outcome.)*:

(6) Assist affordable housing for low income households

Describe Other Intended Outcome*(Only if you selected "Other" above):*

1.5 Actual Outcome Number*(In the APR identify the actual outcome from the Outcome list.)*:

Describe Other Actual Outcome*(Only if you selected "Other" above):*

1.6. Who Will Be Assisted*(Describe the types of households that will be assisted under the program. Please note: assistance made available to families whose incomes fall within 80 to 100 percent of the median must be included as a separate program within this section.)*:

Eligible Alaska Native/American Indian families whose income is between 80% and 100% of the median family income. Eligible Police/Public safety officers and Essential Families will also be considered under program guidelines.

1.7. Types and Level of Assistance*(Describe the types and the level of assistance that will be provided to each household, as applicable.)*:

Operating and Maintenance costs for NAHASDA assisted housing units. This includes routine and non-routine maintenance, unit inspections, grounds maintenance, tenant selection, program oversight, rent collection, and insurance coverage.

1.8. APR*(Describe the accomplishments for the APR in the 12-month program year. In accordance with 24 CFR § 1000.512(b)(3), provide an analysis and explanation of cost overruns or high unit costs.)*:

1.9. Planned and Actual Outputs for 12-Month Program Year:

Planned Number of Units to be Completed in Year Under this Program: 1	Planned Number of Households To Be Served in Year Under this Program:	Planned Number of Acres To Be Purchased in Year Under this Program:
APR: Actual Number of Units Completed in Program Year: 0	APR: Actual Number of Households Served in Program Year:	APR: Actual Number of Acres Purchased in Program Year:

1.10. APR*(If the program is behind schedule, explain why. (24 CFR § 1000.512(b)(2)))*:

Section 4: Maintaining 1937 Act Units, Demolition, and Disposition

NAHASDA §§ 102(b)(2)(A)(v), 102(b)(2)(A)(iv)(I-III)

(1) Maintaining 1937 Act Units*(NAHASDA § 102(b)(2)(A)(v))(Describe specifically how you will maintain and operate your 1937 Act housing units in order to ensure that these units will remain viable.)*

BIHA supports as part of its normal operations a fully staffed maintenance and repair department that is responsible for all BIHA owned housing units. A detailed work order system documents maintenance and repair issues that are identified by BIHA staff and/or tenants for follow-up and resolution.

(2) Demolition and Disposition*(NAHASDA § 102(b)(2)(A)(iv)(I-III), 24 CFR 1000.134)Describe any planned demolition or sale of 1937 Act or NAHASDA-assisted housing units. If the recipient is planning on demolition or disposition of 1937 Act or NAHASDA-assisted housing units, be certain to include the timetable for any planned demolition or disposition and any other information that is required by HUD with respect to the demolition or disposition:*

No demolition or disposition of 1937 Act Units is planned for the program year.

Section 5: Budgets

NAHASDA §§ 102(b)(2)(C), 404(b)

(1) Sources of Funding*NAHASDA § 102(b)(2)(C)(i), (404(b))* (Complete the **non-shaded** portions of the chart below to describe your estimated or anticipated sources of funding for the 12-month program year. **APR Actual Sources of Funding -- Please complete the shaded portions of the chart below to describe your actual funds received. Only report on funds actually received and under a grant agreement or other binding commitment during the 12-month program year.)**

SOURCE	IHP				
	(A) Estimated amount on hand at beginning of program year	(B) Estimated amount to be received during 12-month program year	(C) Estimated total sources of funds (A+B)	(D) Estimated funds to be expended during 12-month program year	(E) Estimated unexpended funds remaining at end of program year (C-D)
1. IHBG Funds	$658,456.54	$1,750,027.00	$2,408,483.54	$2,408,483.54	$.00
2. IHBG Program Income	$1,561,113.33	$679,000.00	$2,240,113.33	$325,000.00	$1,915,113.33
3. Title VI	$0.00	$0.00	$0.00	$0.00	$0.00
4. Title VI Program Income	$0.00	$0.00	$0.00	$0.00	$0.00
5. 1937 Act Operating Reserves	$0.00		$0.00	$0.00	$0.00
6. Carry Over 1937 Act Funds	$0.00		$0.00	$0.00	$0.00
7. ICDBG Funds	$499,793.34	$0.00	$499,793.34	$499,793.34	$0.00
8. Other Federal Funds	$223,555.52	$0.00	$223,555.52	$83,833.44	$139,722.08
9. LIHTC	$0.00	$0.00	$0.00	$0.00	$0.00
10. Non-Federal Funds	$1,310,574.32	$500,000.00	$1,810,574.32	$1,310,574.32	$500,000.00
Total	$4,253,493.05	$2,929,027.00	$7,182,520.05	$4,627,684.64	$2,554,835.41
TOTAL Columns C and H(2 through 10)			$4,774,036.51		

SOURCE	APR					
	(F) Actual amount on hand at beginning of program year	(G) Actual amount received during 12-month program year	(H) Actual total sources of funding (F+G)	(I) Actual funds expended during 12-month program year	(J) Actual unexpended funds remaining at the end of 12-month program year (H-I)	(K) Actual unexpended funds obligated but not expended at end of 12- month program year
1. IHBG Funds			$0.00		$0.00	
2. IHBG Program Income			$0.00		$0.00	
3. Title VI			$0.00		$0.00	
4. Title VI Program Income			$0.00		$0.00	
5. 1937 Act Operating Reserves			$0.00		$0.00	
6. Carry Over 1937 Act Funds			$0.00		$0.00	
7. ICDBG Funds			$0.00		$0.00	
8. Other Federal Funds			$0.00		$0.00	
9. LIHTC			$0.00		$0.00	
10. Non-Federal Funds			$0.00		$0.00	
Total			$0.00		$0.00	
TOTAL Columns C and H(2 through 10)			$0.00			

Notes:

a. For the IHP, fill in columns A, B, C, D, and E (non-shaded columns). **For the APR, fill in columns F, G, H, I, J, and K (shaded columns)**.

b. Total of Column D should match the total of Column N from the **Uses of Funding table below**.

c.Total of Column I should match the Total of Column Q from the Uses of Funding table below.

d. For the IHP, describe any estimated leverage in Line 3 below (Estimated Sources or Uses of Funding). For the APR, describe actual leverage in Line 4 below **Uses of Funding table below**.

(2) Uses of Funding*(NAHASDA § 102(b)(2)(C)(ii)* (Note that the budget should not exceed the total funds on hand (Column C) and insert as many rows as needed to include all the programs identified in Section 3.
Actual expenditures in the APR section are for the 12-month program year.)

PROGRAM NAME	IHP			APR		
	(L) Prior and current year IHBG (only) funds to be expended in 12-month program year	(M) Total all other funds to be expended in 12-month program year	(N) Total funds to be expended in 12-month program year (L+M)	(O) Total IHBG (only) funds expended in 12-month program year	(P) Total all other funds expended in 12-month program year	(Q) Total funds expended in 12- month program year (O+P)
01: Operation of 1937 Act Housing (80 MFI and below)	$892,896.16	$56,000.00	$948,896.16	$0.00	$0.00	$0.00
02: NAHASDA Unit Operations (80 MFI and below)	$861,007.01	$56,000.00	$917,007.01	$0.00	$0.00	$0.00
03: Modernization	$0.00	$135,000.00	$135,000.00	$0.00	$0.00	$0.00
04: Student Housing Voucher		$15,000.00	$15,000.00	$0.00	$0.00	$0.00
05: Closing Cost Assistance	$0.00	$5,000.00	$5,000.00	$0.00	$0.00	$0.00
06: Residential Construction	$362,734.00	$1,810,367.66	$2,173,101.66	$0.00	$0.00	$0.00
07: Financial Counseling Program (ROSS)	$0.00	$141,833.44	$141,833.44	$0.00	$0.00	$0.00
08: Operation of 1937 Act Housing (80-100 MFI)	$63,778.30	$0.00	$63,778.30	$0.00	$0.00	$0.00
09: NAHASDA Unit Operations (80-100 MFI)	$31,889.15	$0.00	$31,889.15	$0.00	$0.00	$0.00
Loan repayment - describe in 3 & 4 below	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Planning and Administration	$196,178.92	$0.00	$196,178.92	$0.00	$0.00	$0.00
TOTAL	$2,408,483.54	$2,219,201.10	$4,627,684.64	$0.00	$0.00	$0.00

Notes:

a. Total of Column L cannot exceed the IHBG funds from Column C, Row 1 from the Sources of Funding table in Line 1 above.

b. Total of Column M cannot exceed the total from Column C, Rows 2-10 from the Sources of Funding table in Line 1 above.

c. Total of Column O cannot exceed total IHBG funds received in Column H, Row 1 from the Sources of Funding table in Line 1 above.

d. Total of Column P cannot exceed total of Column H, Rows 2-10 of the Sources of Funding table in Line 1 above.

e. Total of Column Q should equal total of Column I of the Sources of Funding table in Line 1 above.

(3) Estimated Sources or Uses of Funding *NAHASDA § 102(b)(2)(C))* (Provide any additional information about the estimated sources or uses of funding, including leverage (if any). You must provide the relevant information for any planned loan repayment listed in the Uses of Funding table on the previous page. This planned loan repayment can be associated with Title VI or with private or tribal funding that is used for an eligible activity described in an IHP that has been determined to be in compliance by HUD. The text must describe which specific loan is planned to be repaid and the NAHASDA-eligible activity and program associated with this loan):
ICDBG is the ICDBG-ARP Grant
Other Federal Funds is FY25 ROSS Grant.
Non-Federal Funds is AHFC SUP Grants

(4) APR *(NAHASDA § 404(b))* (Enter any additional information about the actual sources or uses of funding, including leverage (if any). You must provide the relevant information for any actual loan repayment listed in the Uses of Funding table on the previous page. The text must describe which loan was repaid and the NAHASDA-eligible activity and program associated with this loan.):

Section 6: Other Submission Items

[102(b)(2)(C)(ii)], [201(b)(5)], [202(6)], [205(a)(2)], [209], 24 CFR §§ 1000.108, 1000.120, 1000.142, 1000.238, 1000.302

(1) Useful Life/Affordability Period(s) *(NAHASDA § 205, 24 CFR § 1000.142)* (Describe your plan or system for determining the useful life/ affordability period of the housing it assists with IHBG and/or Title VI funds must be provided in the IHP. A record of the current, specific useful life/affordability period for housing units assisted with IHBG and/or Title VI funds (excluding Mutual Help) must be maintained in the recipient's files and available for review for the useful life/affordability period.):

NAHASDA Units: 15 years after construction.
NAHASDA Rehabilitated Units: Up to $5,000 rehab cost: 6 months
NAHASDA Rehabilitated Units: $5,000 to $25,000 rehab cost: 5 years.
NAHASDA Rehabilitated Units: $25,000 and over rehab cost: 10 years.
Closing Cost Assistance units: 5 years

2) Model Housing and Over-Income Activities*(NAHASDA § 202(6), 24 CFR § 1000.108)* (If you wish to undertake a model housing activity or wish to serve non-low-income households during the 12-month program year, those activities may be described here, in the program description section of the 1-year plan, or as a separate submission.):

N/A

(3) Tribal and Other Indian Preference*(NAHASDA § 201(b)(5), 24 CFR § 1000.120)* If preference will be given to tribal members or other Indian families, the preference policy must be described. This information may be provided here or in the program description section of the 1-year plan.

Does the Tribe have a preference policy?:**Yes**

If yes, describe the policy.**Preference points are given to Sitka Tribe of Alaska Tribal citizens in the selection process for program benefits.**

(4) Anticipated Planning and Administration Expenses *(NAHASDA § 102(b)(2)(C)(ii), 24 CFR § 1000.238)*

Do you intend to exceed your allowable spending cap for Planning and Administration? **No**

If yes, describe why the additional funds are needed for Planning and Administration. For a recipient administering funds from multiple grant beneficiaries with a mix of grant or expenditure amounts, for each beneficiary state the grant amount or expenditure amount, the cap percentage applied, and the actual dollar amount of the cap.

(5) Actual Planning and Administration Expenses*(NAHASDA § 102(b)(2)(C)(ii), 24 CFR § 1000.238)*

Did you exceed your spending cap for Planning and Administration?

If yes, did you receive HUD approval to exceed the cap on Planning and Administration costs?

If you did not receive approval for exceeding your spending cap on planning and administration costs, describe the reason(s) for exceeding the cap. (See Section 6, Line 5 of the Guidance for information on carry-over of unspent planning and administration expenses.)

(6) Expanded Formula Area - Verification of Substantial Housing Services *(24 CFR § 1200.302(3))*If your tribe has an expanded formula area (i.e., an area that was justified based on housing services provided rather than the list of areas defined in 24 CFR § 1200.302 Formula Area (1)), the tribe must demonstrate that it is continuing to provide substantial housing services to that expanded formula area. Does the tribe have an expanded formula area? **No**

If no, proceed to Section 7.

If yes, list each separate geographic area that has been added to the Tribe's formula area and the documented number of Tribal members residing there.

For each separate formula area expansion, list the budgeted amount of IHBG and other funds to be provided to all American Indian and Alaska Native (AIAN) households and to only those AIAN households with incomes 80% of median income or lower during the recipient's 12-month program year:

Section 7: Indian Housing Plan Certification of Compliance

NAHASDA § 102(b)(2)(D)

By signing the IHP, the recipient certifies its compliance with Title II of the Civil Rights Act of 1968 (25 USC Part 1301 et seq.), and ensures that the recipient has all appropriate policies and procedures in place to operate its planned programs. The recipient should not assert that it has the appropriate policies and procedures in place if these documents do not exist in its files, as this will be one of the items verified during any HUD monitoring review.

(1) In accordance with applicable statutes, the recipient certifies that:

It will comply with Title II of the Civil Rights Act of 1968 in carrying out this Act, to the extent that such title is applicable, and other applicable federal statutes:**Yes**

(2) In accordance with 24 CFR 1000.328, the recipient receiving less than $200,000 under FCAS certifies that:

There are households within its jurisdiction at or below 80 percent of median income: **Not Applicable**

(3) The following certifications will only apply where applicable based on program activities.

a. It will maintain adequate insurance coverage for housing units that are owned and operated or assisted with grant amounts provided under NAHASDA, in compliance with such requirements as may be established by HUD: **Yes**

b. Policies are in effect and are available for review by HUD and the public governing the eligibility, admission, and occupancy of families for housing assisted with grant amounts provided under NAHASDA: **Yes**

c. Policies are in effect and are available for review by HUD and the public governing rents charged, including the methods by which such rents or homebuyer payments are determined, for housing assisted with grant amounts provided under NAHASDA: **Yes**

d. Policies are in effect and are available for review by HUD and the public governing the management and maintenance of housing assisted with grant amounts provided under NAHASDA: **Yes**

Section 8: IHP Tribal Certification

NAHASDA § 102(c)

This certification is used when a Tribally Designated Housing Entity (TDHE) prepares the IHP or IHP amendment on behalf of a tribe.

This certification must be executed by the recognized tribal government covered under the IHP.

(1) The recognized tribal government of the grant beneficiary certifies that:

(2) ■ It had an opportunity to review the IHP or IHP amendment and has authorized the submission of the IHP by the TDHE

(3) ☐ It has delegated to such TDHE the authority to submit an IHP or IHP amendment on behalf of the Tribe without prior review by the Tribe

(4) Tribe: **Sitka Tribe of Alaska**

(5) Authorized Official's Name and Title: **Yeidikookaa Dionne Brady-Howard, Tribal Chair**

(6) Authorized Official's Signature:

(7) Date (MM/DD/YYYY): **2026-06-22**

Section 9: Tribal Wage Rate Certification

NAHASDA §§ 102(b)(2)(D)(vi), 104(b)

By signing the IHP, you certify whether you will use tribally determined wages, Davis-Bacon wages, or HUD determined wages. Check only the applicable box below.

(1) ☐ You will use tribally determined wage rates when required for IHBG-assisted construction or maintenance activities. The Tribe has appropriate laws and regulations in place in order for it to determine and distribute prevailing wages.

(2) ■ You will use Davis-Bacon or HUD determined wage rates when required for IHBG-assisted construction or maintenance activities.

(3) ☐ You will use Davis-Bacon and/or HUD determined wage rates when required for IHBG-assisted construction except for the activities described below.

(4) If you checked the box in Line 3, list the other activities that will be using tribally determined wage rates: