

ARPA Project Name: Affordable Home Loan Program
ARPA Funds: \$8,000,000.00

3.10	Housing Support: Affordable Housing	\$8,000,000.00
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Housing Sector

Timeline to implementation: 6 months to 18 months

Overview

American Samoa is a U.S. territory and thus meets the presumption of being disproportionately impacted by the pandemic. One of the major on-going issues that needs immediate attention is the lack of access to affordable, safe, and stable housing. Limited resources, lack of access to capital, competition, and high demands for housing assistance have cast a major burden on local households and families. There are very limited and restricted home loan programs and services offered by private banks. Many have criteria and underwriting requirements that do not always accommodate for low-income households. Covid-19 public health emergency and its negative impacts have exacerbated housing disparities and home insecurities on island. This investment will help address local needs and provide necessary housing assistance for low to moderate income level families and households.

PROJECT BACKGROUND

The COVID-19 Public Health Emergency has had a great impact on American Samoa’s public health infrastructure and services, as well as the local economy. The projects identified in this document are to be funded using American Rescue Plan Act (ARPA) funds from the federal Government in accordance with the requirements of the Act.

American Samoa remains the only part of the United States of America and its Territories that has been blessed with zero cases of locally transmitted COVID-19 virus. While we are grateful for this blessing, it was not accidental that American Samoa has remained COVID-19 free. It required tremendous sacrifice by the people of American Samoa to keep their loved ones safe and protected. We are fortunate to have the support and federal assistance of the various COVID-19 relief and recovery funds to help meet the challenges as a result of the COVID-19 pandemic and the public health emergency declaration.

Our leaders drew upon the lessons of our history, specifically the 1918 Spanish pandemic that decimated our neighbors 80 miles to the West that lost an estimated 20% of their population as their borders remained open during the critical early stages of the spread. As a result of the first Public Emergency Declaration in March 2020, American Samoa closed its borders as part of its strategy to mitigate the transmission of the Coronavirus that had grown to become a global pandemic. Our borders remain

closed to regular commercial travel and all authorized travel by air or sea follow careful protocols to minimize the risk of exposure or transmission of the COVID-19 virus.

Covid-19 public health emergency has emphasized the need to address the lack of access to affordable, safe and stable homes. A home is important because it provides a sense of stability and security. American Samoa's remote location, accessibility, and availability of capital and resources makes it a challenge to acquire the much-needed assistance to meet local needs. The quality and standard of most homes in American Samoa is inequitably different from those in the U.S. mainland. This can be viewed as absurd given that it is a U.S. territory. ARPA emphasizes equity and equal access to opportunities for all regardless of race, color, etc. This makes this program vital in support of such objective and goal. Census 2020 data showed a total of 11,807 household units in the territory which is an additional of 844 units or 7.7 percent increase from 2010. This data supports the need for more available options for housing programs and services.

A visit around the island should provide a clear picture of the dire need for this program. There are homes and neighborhoods that are in dilapidated or deteriorating conditions requiring serious improvements. Others are structured or built in such an unsafe and unhealthy conditions that are non-compliant with public health guidelines. This program is reasonable and necessary to develop and improve neighborhoods and communities for a better, safe, and healthy environment. This is in support of CDC recommendations and guidelines for building a strong and healthy community. Additionally, this investment will improve public health and economic outcomes in neighborhoods.

American Samoa has a single acute hospital facility serving a population of close to 50,000. There are already quarantine sites and community health centers located throughout the island. However, there is no 100 percent guarantee that those facilities will be sufficient and accessible in a worst-case scenario if a pandemic spread across the island. As recommended by medical professionals in the U.S., in-home quarantine would be the best and only option available to prevent and limit the further spread of the virus. This investment is a critical response that will provide the necessary assistance for households to make improvements, upgrades, or new homes for a safe and healthy living environment.

The territory is in a remote location area with limited air and sea transportation so any emergency relief from the closest U.S. jurisdiction which is Hawaii may or may not arrive on time. Preparation and good planning are the key focus in response to Covid-19. This program is necessary and cost-effective providing a short and long-term benefits for improving and developing local communities. Furthermore, it will provide home security and access to long-term affordable, decent and stable homes in American Samoa.

KEY STAKEHOLDERS

The designated project lead is the Development Bank of American Samoa (DBAS) with all key stakeholder(s) input and contribution

- Development Bank of American Samoa
- Office of the Governor
- Department of Human and Social Services
- Department of Public Works
- Community at Large
- Treasury
- Other branches of Government (Legislative representation)
- Non-profit
- NGO's
- Private sector representation
- ARPA Oversight Office

(a) COMMUNITY ENGAGEMENT

Community engagement is an essential aspect of ARPA funded projects. The intent of the US Treasury in fostering public participation is to maintain transparency and provide opportunities for feedback to ensure that funds are used in the most beneficial manner.

In keeping with the intent of the US Treasury, the Development Bank of American Samoa (DBAS) has adopted the following notice and comment timeline for proposed projects:

- A Notice of Proposed Project will be published online, in local newspapers, and via television or radio broadcasts. The Notice will specify that there will be fifteen (15) days for the public to provide comment either in writing or by attendance at scheduled public hearings.
- Concurrent to the publication of the Notice, a draft proposal and scope of work will be published on the ARPA website for the public to review.
- General meetings with the public will be scheduled and publicized within the fifteen (15) days-Notice period. Email comments will also be accepted.
- Presentations to the Legislature will be conducted during the Notice period, as needed.
- At the close of the public comment period, the agency will have 20 days to revise the project as appropriate and submit the Final Draft to the ARPA Oversight Office.

- The Final Draft of the Project will be posted for public review once completed and certified by the ARPA Oversight Office.

It is the responsibility of the Development Bank of American Samoa (DBAS) to publicize notices and adhere to the stated timelines.

(b) TIMELINE ON PROJECT LAUNCH

ARPA Funds are required by federal statute to be encumbered by December 31, 2024 and spent by December 31, 2026. This mandate makes the need for a definite timeline for completion of projects of critical importance.

The Development Bank of American Samoa (DBAS) must identify the proposed start date, the completion dates of each phase of the project, inclusion of any notice/bid periods for procurement purposes, and an estimated date of completion, along with any other dates relevant to the project progress.

(c) SCOPE OF WORK (Affordable Home Loan Program)

The project lead which is the Development Bank of American Samoa (DBAS) must submit to the ARPA Office a cover letter addressed to the Executive Director. Submittals must include the proposed plan as detailed below.

ARPA will review of eligibility and compliance to the American Samoa ARPA Spending Plan.

Once approved, an award certified letter will be provided verifying the project description and project lead.

Project Lead must provide the following:

1. Project Description and/or Business Plan
2. Completed Eligibility Analysis
3. Scope of Work
4. Implementation Plan & Timeline
5. Proposed itemized budget
6. Project Lead

Define scope of project based on response to COVID-19 pandemic and the public health emergency declaration:

- Program and/or service must meet statutory requirements for eligibility:

1. Program should improve access to stable and affordable housing for individuals who are homeless and/or for low to moderate income level families/households
2. Program should support development of affordable housing to increase supply of affordable and high-quality living units.
3. Program should support long-term housing insecurity.
4. Program should support durable and sustainable homeownership
5. Program should provide permanent supportive housing
6. Program should support healthy and safe neighborhood environments
7. Program should address public health disparities in neighborhoods and Communities
8. Program should improve public health and economic outcomes in neighborhoods
9. Program should be a reasonably proportional response to Covid-19 public health emergency and its negative impact
10. Program should support efforts and measures for Covid-19 mitigation and prevention tactics and strategies
11. Program should promote healthier living environments
12. Program should support efforts and measures in response to Covid-19 public health emergency
13. Program should be focused on addressing the housing needs in response to the negative impacts of the pandemic

● Sub-recipients or administrators of this award must comply with the following statutory requirements:

1. Provide housing assistance and programs on generally applicable terms
2. Utilize a competitive process
3. Maintain a conflict-of-interest policy consistent with 2 C.F.R. § 200.318(c)
4. Decisions concerning this award must be free of undisclosed personal or organizational conflicts of interest, both in fact and in appearance.
5. No employee, officer, or agent may participate in the selection, award, or administration of a contract supported by a federal award if he or she has a real or apparent conflict of interest.
6. Comply with eligible use requirements and any other applicable laws or requirements includes reporting.

Questions for consideration:

1. Does this program address issues with access to affordable housing?
2. Does this program address issues with homelessness in the territory?
3. Does this program address housing needs for low to moderate income level households/families?
4. Does this program eligibility criteria use and meet definitions of low and moderate income as set forth by federal guidelines such as the Federal Poverty Guidelines (FPG) commonly referred to as Federal Poverty Level (FPL)?
5. Does this program adhere to HUD guidelines for home assistance programs and use the most recent HUD data for administering this program?
6. Does this program support durable and sustainable homeownership?
7. Does this program provide permanent supportive housing?
8. Does this program support healthy and safe neighborhood environment?
9. Does this program address public health and economic outcomes in neighborhoods?
10. Does this program provide home stability?
11. Does this program provide and support a safe and healthy living environment?
12. Is the program reasonably designed to benefit those impacted by the pandemic?

(d) ITEMIZED BUDGET

Your budget plays a key role in putting your strategy into action in the effectiveness of resources and achieving overall project goals within specified timelines. Your overall budgeting allocation should align with the ASG BUD202 primes format and itemized further to connect to your project's plan.

Your itemized budget should support and outline your projects phases or goals and include all related activities during the project's life and its expenses as well as any income if applicable. It should also highlight limitations and constraints your office predicts and allocate some funds towards this to mitigate these risks and budget for unforeseeable situations.

(e) CONFLICTS OF INTEREST

ARPA requires that a conflict of interest policy must be maintained pursuant to 2 C.F.R. § 200.318(c) and such policy is applicable to each activity funded under this award.

Disclosure in writing must be provided for any potential conflict of interest affecting the award in accordance with 2 C.F.R. § 200.112. ARPA also encourages adherence to the ethics rule in any work or transactions related to this award.

(f) LABOR STANDARDS

ARPA encourages strong labor standards and practices to include project labor agreements and community benefits agreements that offer wages at or above the prevailing rate. This includes local hire provisions and also encourages support for procuring those with high labor standards and without recent violations of federal and state labor and employment laws.

(g) ADHERENCE TO ASG PROCUREMENT PROCESS AND REQUIREMENTS

ARPA funds are subject to the Uniform Administrative Requirements, Cost Principles, and Audit Requirements of Federal Awards (2 CFR Part 200). Specifically, these regulations require ASG to follow local procurement laws in using these funds. 2 CFR 200.317. The lead agency for each project (in the case of the new mental health facility and services, this will be DOH) will work in concert within its established Procurement procedures to ensure that all procedures and requirements are followed and documented. All agencies are reminded that ARPA funds will be subject to federal audits.

CLAUSE	REQUIRED BY AMERICAN SAMOA ADMINISTRATIVE CODE	APPLIES TO
EQUAL OPPORTUNITY	10.0250(d)(3), 10.0260(c)	All Contracts in excess of \$10,000
DAVIS BACON ACT	10.0250(d)(5)	Construction contracts that exceed \$2,000 and when required by federal grant program legislation
CONTRACT WORK HOURS AND SAFETY STANDARDS ACT	10.0250(D)(6); 10.0260(D)	Construction contracts in excess of \$2,000 or contracts in excess of \$2,500 which involve employment of mechanics or laborers
CLEAN AIR AND WATER	10.0250(d)(7); 10.0260(f)	All contracts over \$100,000 (unless

		requirement has been waived by EPA)
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In addition to the above required clauses, ASG Procurement Rules give preference to local bidders in construction projects. For contracts valued at \$50,000 or less, only local bidders are allowed to participate. For those greater than \$50,000, local bidders are given specified add-on percentages. This local preference leads to a greater number of local employees and overall income that is much needed in the Territory. This policy has a direct effect on local stimulation of the economy.

(h) RECONSIDERATION PROCESS

In accordance with Executive Order 03-2021, the ARPA Oversight Office reserves the right to determine which projects will receive funding based on a number of factors including but not limited to ensuring compliance with all federal requirements. The Office, however, recognizes that some of these determinations may adversely affect interested parties. For the purposes of this section, an interested party will be limited to applicants for direct funding opportunities for projects.

A process for reconsideration of denied projects is hereby implemented. For clarity, this process is separate and apart from any procurement disputes subject to the jurisdiction of the Office of the Administrative Law Judge. ASCA 4.0604(f).

Covered Disputes:

The dispute resolution process will be limited to ARPA Oversight Office denials of project awards. As an office of limited purview, the covered disputes identified above shall not be considered final agency decisions for the purpose ASCA 4.0604.

Reconsideration Requests:

Interested parties will have 5 business days from the announcement of awards by the ARPA Oversight Office to file a "Reconsideration Request" with the Director. The announcement of awards will mean each project is "provisionally awarded" the requested ARPA funds.

The request will detail the basis for reconsideration including the project award denial being challenged, how the decision adversely affects the party, how the requested change would benefit the objectives of the American Rescue Plan Act.

A hearing shall be held within 5 days of filing the Reconsideration Request with the Director. The Director shall issue a notice of hearing to the filing party.

The hearing will be conducted by a three-member panel headed by the Director. Panel members will be selected by the ARPA Oversight Office. The panel will have an advisory role, but the ultimate decision-making authority shall be the Director's.

Parties to the dispute may present evidence, materials, and witnesses in support of their claims. The Director will have discretion to limit presentation of evidence, materials, or witnesses.

Upon completion of the hearing, which shall not exceed two hours, the panel will consider arguments and evidence presented in the Reconsideration Request and at the hearing. The Director shall be responsible for rendering a decision on the issues presented within three (3) business days of the conclusion of the hearing. "

(i) LOCAL CERTIFICATION/LICENSING/PERMITTING

Each project will require adherence to applicable local licensing, certification, and permitting laws. DOC will be responsible for obtaining each necessary approval prior to the start date. A list of these documents as well as copies should be submitted to the ARPA Oversight Office.

(j) ARPA REPORTING REQUIREMENTS

ARPA requires monthly, quarterly and annual reporting to be submitted by the sub-recipients on projects progress and expenditures. The American Samoa ARPA Oversight Office will, therefore, be requesting information from relevant agencies in order to meet the strict deadlines set forth in the US Treasury's Reporting and Compliance Guide. Each agency must provide the requested information or an explanation as to why information is not available by the time specified by ARPA Oversight Office staff. Failure to do so could jeopardize future funding opportunities.

All ARPA infrastructure funding sub-recipients are required to submit Project and Expenditure Reports.

1. Monthly and Quarterly Reporting

- Monthly reports will cover one calendar month and must be submitted to ARPA on the 10th of the month or next business day
- Quarterly reports will cover one calendar quarter and must be submitted to Treasury within 30 calendar days after the end of each calendar quarter.
- The table below summarizes the quarterly report timelines for sub-recipients:

Report	Year	Quarter	Period Covered	Due Date
1	2021	2 - 4	Award Date – December 31	January 10, 2022
2	2022	1	January 1-March 31	April 10, 2022

3	2022	2	April 1-June 30	July 10, 2022
4	2022	3	July 1-September 30	October 10, 2022
5	2022	4	October 1-December 31	January 10, 2023
6	2023	1	January 1-March 31	April 10, 2023
7	2023	2	April 1-June 30	July 10, 2023
8	2023	3	July 1-September 30	October 10, 2023
9	2023	4	October 1-December 31	January 10, 2024
10	2024	1	January 1-March 31	April 10, 2024
11	2024	2	April 1-June 30	July 10, 2024
12	2024	3	July 1-September 30	October 10, 2024
13	2024	4	October 1-December 31	January 10, 2025
14	2025	1	January 1-March 31	April 10, 2025
15	2025	2	April 1-June 30	July 10, 2025
16	2025	3	July 1-September 30	October 10, 2025
17	2025	4	October 1-December 31	January 10, 2026
18	2026	1	January 1-March 31	April 10, 2026
19	2026	2	April 1-June 30	July 10, 2026
20	2026	3	July 1-September 30	October 10, 2026
21	2026	4	October 1-December 31	March 10, 2027

2. Annual Reporting

- The initial Project and Expenditure Report will cover from the date of award to September 30, 2021 and must be submitted to Treasury by October 31, 2021. The subsequent annual reports will cover one calendar year and must be submitted to Treasury by October 31. The table below summarizes the report timelines for sub-recipients

Report	Period Covered	Due Date
1	Award Date – December 31	January 10, 2022
2	January 1, 2022 – September 30, 2022	October 10, 2022
3	October 1, 2022 – September 30, 2023	October 10, 2023
4	October 1, 2023 – September 30, 2024	October 10, 2024
5	October 1, 2024 – September 30, 2025	October 10, 2025
6	October 1, 2025 – September 30, 2026	October 10, 2026
7	October 1, 2026 – December 31, 2026	January 10, 2027

3. Required Information

- A. Project Status
 - a) The project name,

- b) Identification number (created by the recipient),
- c) Project expenditure category (see Appendix 1, Compliance and Reporting Guidance),
- d) Project expense allocation to budget
- e) Description, and status of completion.
 - Not started
 - Completed less than 50 percent
 - Completed 50 percent or more
 - Completed

Project descriptions must describe the project in sufficient detail to provide understanding of the major activities that will occur, and will be required to be between 50 and 250 words. Projects should be defined to include only closely related activities directed toward a common purpose.

B. Project Expenditures

- Current period obligation
- Cumulative obligation
- Current period expenditure
- Cumulative expenditure

C. Subawards

The following information is required for Contract, Grant, Loan, Transfer, or Direct Payment greater than or equal to \$50,000:

- a) Subrecipient identifying and demographic information (e.g., DUNS number and location)
- b) Award number (e.g., Award number, Contract number, Loan number)
- c) Award date, type, amount, and description
- d) Award payment method (reimbursable or lump sum payment(s))
- e) For loans, expiration date (date when loan expected to be paid in full)
- f) Primary place of performance
- g) Related project name(s)
- h) Related project identification number(s) (created by the recipient)
- i) Period of performance start date
- j) Period of performance end date
- k) Quarterly obligation amount
- l) Quarterly expenditure amount
- m) Project(s)
- n) Additional programmatic performance indicators for select Expenditure Categories (see below) Aggregate reporting is required for contracts, grants, transfers made to other government entities, loans, direct payments, and payments to individuals that are below \$50,000. This information will be accounted for by expenditure category at the project level.

D. SAM.gov

- Subrecipients must be compliant with registering and maintaining an active profile on the System for Award Management System (SAM) (<https://www.sam.gov>)
- All entities wishing to do business with the Federal Government must have a unique entity identifier (UEI). Currently, the DUNS number, which is a unique nine-character identification number is the official UEI.
- In registering on SAM.gov you will complete the following steps (details are available on SAM.gov):
 - i) Request a DUNS number
 - ii) Prepare your data
 - iii) Get a Login.gov Account
 - iv) Submit and Finish