

## **Executive Summary**

### **ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

As a statutory requirement by HUD, the Commonwealth of the Northern Marianas Islands is hereby submitting its Five Year Consolidated Plan which covers Program Year 2015-2019 and its Annual Action Plan for Program Year 2015 (October 1, 2015 – September 30, 2016). The Plan outlines the planned uses and goals for CDBG, HOME, and ESG and also outlines the goals for Section 8 HCV and the Multifamily Programs. The programs address priority needs and goals for housing, services, and public facilities that serve low and moderate income populations. The CNMI Government continues to be the designated recipient of the U.S. Dept. of Housing and Urban Development (HUD) Community Planning and Development grant funds for the islands of Saipan, Tinian, and Rota, all three inhabited islands comprising the CNMI. Governor Eloy S. Inos, the Responsible Entity of the CNMI, has designated the Northern Marianas Housing Corporation, an autonomous agency of the Government, to administer all HUD-funded programs. Consultations with various agencies were conducted and other state plans were reviewed and referenced in this document. Similar goals and priorities were identified, all of which we share the same vision and that is to improve the quality of life for the citizens of the CNMI through economic development projects which will provide economic opportunities for the low and moderate income population, public facilities which will enhance the community, energy efficient projects which will address the significant utility costs currently facing the CNMI, and recreational facilities, most especially for the elderly and youth to utilize. One significant disadvantage for the CNMI in writing this Plan, however, is the lack of information/resources available to address specific sections of this Plan. Unlike the (50) states, the CNMI is not included in the Comprehensive Housing Affordability Strategy (CHAS) and other comprehensive reports such as the American Community Survey (ACS). The CNMI must rely mostly on Census data to gather statistics and also resorted to using estimated numbers obtained from NMHC's internal database systems. Although it has been a constant struggle to reach an organizational capacity and a funding level to conduct certain surveys and assessments, the NMHC still strives to fulfill its priority goals and address priority needs of the CNMI citizens.

#### **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The CNMI outlined its goals and objectives for the next five years in a table found in SP-45. These goals and objectives were identified based on the needs assessment of the community, prior year performance, housing market analysis, and various agency State plans. The goals are:

- Special needs and low-to moderate-income housing
- Increase homeowner education and counseling
- Promote Fair Housing
- Sustain Affordable Housing Stock
- Economic Development
- Public facilities and Improvements
- Public Services
- Neighborhood Revitalization
- Energy Efficiency/Renewable Energy

### **3. Evaluation of past performance**

The CNMI has invested CPD funds which have benefited homeless persons, special needs populations, Section 8 housing residents, and low-and moderate-income individuals and families. The CNMI has injected about \$4M in CDBG funds to support the various CDBG community projects that have benefited the island's various populations. Over the past 5 years, the CNMI has contributed to the development of recreational centers, rehabilitation of fire stations and purchase of fire protection and life-saving equipment, and an emergency vehicle that provides improved public services. In addition to its public facilities and improvement projects, the CNMI has supported organizations providing various community enrichment services that aim to improve the living conditions of families living in impoverished neighborhoods and to provide rapid rehousing and homelessness prevention assistance to families who are literally homeless and at the verge of homelessness. In addition to the island's public facilities and improvement projects, the CNMI has injected about \$2M of HOME funds to construct affordable housing for eligible homebuyers, acquire and rehabilitate units and placed them back into service as affordable housing for eligible homebuyers, and provide low-interest or deferred loans to assist low-and very-low income homeowners to rehabilitate their homes and bring their primary residence to local building code standards.

Lastly, the CNMI has utilized its Emergency Solutions Grant to provide rapid re-housing and homeless prevention for literally homeless or at-risk of homelessness households. For the past four years (2011

transition from the emergency shelter grant to the emergency solutions grant), the CNMI has injected about \$300K of ESG monies to provide shelter, homeless prevention, and rapid re-housing services.

#### **4. Summary of citizen participation process and consultation process**

The CNMI is required by the U.S. Department of Housing and Urban Development (HUD) to have a detailed Citizen Participation Plan which incorporates the island's policies and procedures for public involvement in the Consolidated Plan process and the use of Community Development Block Grant (CDBG), HOME Investment Partnerships Grant (HOME), and Emergency Solutions Grant (ESG) funds. The CNMI's Citizen Participation Plan is made available to the public. Additionally, regulation requires that this plan both provide for and encourage public participation, emphasizing involvement by low-and moderate-income people, especially those living in low-and moderate-income neighborhoods. According to the CNMI's Citizen Participation Plan, all Annual Action Plans must be made available for a total of 30 days for the public to provide comment. In addition, the CNMI provides the general public a fifteen-day notice before informing them of the public hearings to be held in Rota to discuss the Five Year Consolidated Plan and Annual Action Plan. The ConPlan/AAP was made available from June 29, 2015 to July 30, 2015. See public notices- Appendix A and B. The notices for public hearings was published on June 29, 2015, and the public hearings were held on Rota and Saipan (July 15, 2015) and on Tinian (July 16, 2015). See public hearings' attendance sheets- Appendix C.

#### **5. Summary of public comments**

There were no public comments received on all three islands.

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

There were no public comments received on all thress islands.

#### **7. Summary**

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	NORTHERN MARIANA ISLANDS	Community Planning and Development Division
HOME Administrator	NORTHERN MARIANA ISLANDS	Community Planning and Development Division
ESG Administrator	NORTHERN MARIANA ISLANDS	Community Planning and Development Division

**Table 1 – Responsible Agencies**

### Narrative

The Northern Marianas Housing Corporation is the lead agency responsible for preparing the NMHC Five Year Consolidated Plan for Program Years 2015-2019. The following individuals are responsible for HUD-funded programs:

Jesse S. Palacios, Corporate Director (Oversees all HUD-funded programs)

Zenie P. Mafnas, Deputy Corporate Director (CDBG, ESG, and NSP Programs)

Christopher Pangelinan, Mortgage and Credit Manager (HOME and NSP Program)

Bryan S. Bocago, Special Assistant to Housing (works mainly in the Section 8 and HCV and Multifamily Programs)

David Chargualaf- Program and Housing Division Manager (Section 8 HCV and Multifamily Programs)

The CNMI Government continues to be the designated recipient of the U.S. Department of Housing and Urban Development's (HUD) Community Planning and Development (CPD) grant funds for the CNMI Government. As the Responsible Entity for the CNMI, the Governor has delegated the Northern

Marianas Housing Corporation (NMHC), an autonomous agency of the Government, to administer HUD CPD and Section 8/Multifamily Program funds to ensure compliance with program regulations.

**Consolidated Plan Public Contact Information**

Jesse S. Palacios, Corporate Director; Zenie P. Mafnas, Deputy  
Corporate Director

Northern Marianas Housing Corporation

PO Box 500514

Saipan, MP 96950

670-234-6866

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

Over the years, NMHC has strengthened its ties with the limited social service providers and non-profit organizations in the CNMI. NMHC continues to be proactive in their marketing efforts to assist individuals and households who are without a safe, sanitary, and decent home and works collaboratively with the private and governmental health, mental health and service agencies, to assist the homeless and non-homeless special needs populations. As NMHC strives towards establishing a Continuum of Care by Year 3 ConPlan, the agency will continue to enhance coordination and consult with various pertinent agencies in the CNMI.

#### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The CNMI works closely with various public and private agencies to address the needs of low-mod income persons and the special needs populations. Although the CNMI currently does not have a Continuum of Care Program in place, NMHC coordinates the delivery of services with agencies such as the Northern Marianas Protection and Advocacy Systems (NMPASI), Karidat Social Services, Department of Community and Cultural Affairs- Division of Youth Services, Council on Developmental Disabilities, Office of Vocational Rehabilitation, Center for Living Independently, Community Guidance Center, and the Department of Public Health. These agencies respond to the needs of youth, families, and adults. Needs may vary from employment, independent life skills, health and mental health, and financial needs.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The CNMI currently does not have a Continuum of Care Program in place. However, NMHC participates in quarterly membership meetings with the Mental Health Planning Council, which includes members from a variety of social service providers such as the Northern Marianas Protection and Advocacy Systems, Inc., Karidat Social Services with Guma Esperansa (domestic violence shelter), Department of Community and Cultural Affairs with the Division of Youth Services Shelter (shelter for youth and children), and the Salvation Army. NMHC also communicates with Karidat Social Services, Subgrantee of ESG funds, frequently, to particularly discuss the progress of ESG-assisted tenants who were once homeless or at risk of homelessness. With this said, NMHC through its ESG program works collaboratively with Karidat Social Services to provide financial assistance to homeless individuals and

families and families with children. The Guma Esperansa Domestic Violence Shelter serves women and children who are victims of domestic violence, and the Division of Youth Services Shelter serves children and youth who are victims of child abuse and neglect (both populations are categorized as homeless due to their situations). Although there were veterans who availed of the ESG Program, there is no program available in the CNMI specifically for homeless veterans.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The CNMI does not have a CoC in place. When NMHC published the ESG Substantial Amendment in 2011, the agency consulted with the Karidat Social Services (Guma Esperansa Shelter), Northern Marianas Protection and Advocacy Systems Inc. (NMPASI), and the Department of Community and Cultural Affairs (Division of youth Services). It was a unanimous decision to allocate the entire ESG funding to Karidat Social Services for rapid re-housing and homelessness prevention activities, therefore, transitioning ESG funding from shelter operations to financial assistance. Policies and procedures were also reviewed and were not amended since 2011. In December of every year, for the past two years, NMHC published a notice of public hearings for the funding availability of CPD funding. In those discussions, NMHC provides a brief presentation on each program, including the Emergency Solutions Grant. Social service providers are encouraged to join the discussions and provide input as to where ESG funds should be allocated to and if current policies and procedures must be amended. The activities from 2011 remain the same for ESG, since there is a greater, positive impact in allocating to rapid re-housing and homelessness prevention activities. The shelters continue to receive funds from other Grantor agencies for their shelter operations.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Karidat Social Services
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The NMHC currently sub-grants ESG funding to Karidat Social Services where rapid re-housing and homelessness prevention funds are allocated for financial assistance for literally homeless and at risk of homelessness households. Additionally, Karidat Social Services is also engaged in discussing the effective use of Emergency Solutions Grant funds and what particular areas of the program can be improved to ensure that housing stability is achieved by the ESG-assisted household. The case worker is very much involved in the re-evaluation of the households and identifies ways the household can improve their financial status in order to continue living in a safe, sanitary, and decent housing. There are no particular programs to assist with homeless veterans; however, veterans have also availed of the ESG program. Karidat also serves victims of domestic violence through its Guma Esperansa shelter.
2	<b>Agency/Group/Organization</b>	CNMI Department of Labor
	<b>Agency/Group/Organization Type</b>	Services-Employment Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department of Labor consulted with NMHC on funding for eligible activities such as public services to provide workforce development training, in coordination with DOL, for low-mod income individuals, most of whom are participants in the HUD-assisted programs, so that they become self-sufficient.



3	<b>Agency/Group/Organization</b>	Office of the Mayor of Saipan
	<b>Agency/Group/Organization Type</b>	Other government - Local Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Mayors of all (3) jurisdictions were consulted and they have demonstrated the need for mainly for public facilities, mainly recreational facilities, and infrastructure upgrades on the islands of Saipan, Tinian, and Rota. These types of projects are being sought after to promote the local economy, health and wellness, youth activities, and public safety.
4	<b>Agency/Group/Organization</b>	Office of the Mayor of Tinian
	<b>Agency/Group/Organization Type</b>	Other government - Local Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Mayors of all (3) jurisdictions were consulted and they have demonstrated the need for mainly for public facilities, mainly recreational facilities, and infrastructure upgrades on the islands of Saipan, Tinian, and Rota. These types of projects are being sought after to promote the local economy, health and wellness, youth activities, and public safety.
5	<b>Agency/Group/Organization</b>	Office of the Mayor of Rota
	<b>Agency/Group/Organization Type</b>	Other government - Local Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Mayors of all (3) jurisdictions were consulted and they have demonstrated the need for mainly for public facilities, mainly recreational facilities, and infrastructure upgrades on the islands of Saipan, Tinian, and Rota. These types of projects are being sought after to promote the local economy, health and wellness, youth activities, and public safety.

6	<b>Agency/Group/Organization</b>	Salvation Army, CNMI Chapter
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Although the Salvation Army, CNMI Chapter, does not provide shelter to homeless individuals/families, the main service they provide include the soup kitchen for the needy and homeless households. A thrift store is also operated by the organization. The Salvation Army identified the need for the rehabilitation/extension of their existing facility to accommodate the growing number of needy and homeless families.
7	<b>Agency/Group/Organization</b>	Department of Public Health-Community Guidance Center
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Health Services - Victims Health Agency Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Community Guidance Center (CGC), a Division of the Department of Public Health, consulted with NMHC and have inquired about potential collaboration with NMHC and about funding assistance for the PATH (Projects for Assistance in Transitioning from Homelessness) administered by CGC. The PATH Program provides services to people with serious mental illness, including those with co-occurring substance abuse disorder, who are experiencing homelessness or at the imminent risk of becoming homeless.

8	<b>Agency/Group/Organization</b>	Department of Community and Cultural Affairs
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-homeless Services - Victims Child Welfare Agency Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department of Community and Cultural Affairs comprises a variety of divisions. NMHC mainly consulted with the Office of Aging and the Division of Youth Shelter. The Office of the Aging serves specifically the elderly population and the Division of Youth Center Services Shelter serves children and youth who have become homeless due to child abuse, neglect, or domestic violence (parents). Improved coordination with these agencies allow them to refer the elderly clients to NMHC to avail of the Section 8 and HOME programs. As with the DYS Shelter, NMHC continues to assess the need for ESG funds for shelter operations, as opposed to rapid re-housing assistance. We found that rapid re-housing assistance has a greater impact on families, as DYS continues to receive other federal grants for shelter operations and essential services. The DCCA also serves low income families with the Childcare Fund, which allows them assistance for day care, while the parents are at their jobs.

**Identify any Agency Types not consulted and provide rationale for not consulting**

The CNMI did not prohibit any agency types from participating in the development of this Plan.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Northern Marianas Housing Corporation	The CNMI currently does not have a CoC in place.
Community Services Block Grant State Plan for PY 2	Department of Community and Cultural Affairs	The goals of the State Plan include the continued support of activities designed to assist low income families and individuals, homeless families and individuals, and elderly low income individuals and families.
Five Year Strategic Integrated State Workforce Inv	Department of Labor- Workforce Investment Agency	The goals of the State Plan is the continuous improvement of job, education and training services through collaborative partnerships with government agencies, private businesses, and CNMI workers to fully recognize the importance of education, training, and economic development, and in turn, help the low income family and individual become self-sufficient.
CNMI Four Year State Plan on Aging 2012-2016	CNMI Office on Aging	The goals of the ConPlan address the needs of the island's elderly population to include public facilities and improvements, housing, and services to such populations.
Northern Marianas Office of Vocational Rehabilitat	Office of Vocational Rehabilitation	The goals of the ConPlan address the special needs of persons with disabilities who are seeking employment to achieve independence and self-sufficiency.
CNMI Council on Developmental Disabilities State P	CNMI Council on Developmental Disabilities	The goals of the Strategic Plan address the housing and supportive service needs of persons with disabilities.
Northern Marianas Housing Corporation PHA 5-Year P	Northern Marianas Housing Corporation	The goals of the Strategic Plan address the needs of Section 8 HCV and Multi-Family Program residents.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The CNMI coordinated with various government agencies, non-profit organizations, and other entities by discussing the various community needs in the community to include those of homeless persons, non- homeless special needs persons, and public housing residents. Relevant State plans were reviewed to gather information to substantiate the priorities and goals of this Consolidated Plan. Efforts were

made to identify the needs of the island's varying population. Information obtained in this Plan was derived from various State Plans, consultation with various groups and agencies, and the U.S. Census Bureau. This Plan will be made available for public review and comment from June 29, 2015 to July 30, 2015. The public was encouraged to submit oral or written comments which was received by the Northern Marianas Housing Corporation no later than 4:30 p.m., July 30, 2015.

**Narrative (optional):**

The NMHC does not have the health department data on the addresses of housing units in which children have been identified as lead-poisoned.

The NMHC did inquire with the Department of Corrections about the discharge policy of those who were being released from incarceration. There are currently no transitional programs to assist this population. Most of the individuals who exit the correctional institution go back into their own homes with their families. The Department of Corrections did not formally consult with NMHC on prospective programs to be funded with CDBG.

## **PR-15 Citizen Participation**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The CNMI is required by the U.S. Department of Housing and Urban Development (HUD) to have a detailed Citizen Participation Plan which incorporates the island's policies and procedures for public involvement in the Consolidated Plan process and the use of Community Development Block Grant (CDBG), HOME Investment Partnerships Grant (HOME), and Emergency Solutions Grant (ESG) funds. The CNMI's Citizen Participation Plan is made available to the public. Additionally, regulation requires that this plan both provide for and encourage public participation, emphasizing involvement by low-and moderate-income people, especially those living in low-and moderate-income neighborhoods. According to the CNMI's Citizen Participation Plan, all Annual Action Plans must be made available for a total of 30 days for the public to provide comment. In addition, the CNMI provides the general public a fifteen-day notice before informing them of the public hearings to be held in Rota to discuss the Five Year Consolidated Plan and Annual Action Plan. The ConPlan/AAP was made available from June 29, 2015 to July 30, 2015. See public notices- Appendix A and B The notices for public hearings was published on June 29, 2015, and the public hearings were held on Rota and Saipan (July 15, 2015) and on Tinian (July 16, 2015). See public hearings attendance sheets- Appendix C.

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>
1	Public Hearing	Non-targeted/broad community	There was no attendance on Saipan and Tinian. On Rota, the Office of the Mayor's Staff attended the hearing.	No comments were received. The attendees agreed to ConPlan goals and objectives.	No comments were received.	
2	Newspaper Ad	Non-targeted/broad community	No responses or comments to ad.	No responses or comments to ad.	No comments were received.	

3	Internet Outreach	Non-targeted/broad community	<p>No responses or comments were received. NMHC, mainly used, email communications and phone calls to contact the following agencies: Department of Public Health (Community Guidance Center), Department of Community and Cultural Affairs, Northern Marianas Protection and Advocacy Systems, Council on Development Disabilities, the Salvation Army, Department of Public Works, the Department of Labor, and Karidat Social Services. NMHC also publicized the</p>	No responses or comments.	No comments were received.	www.nmhc.gov.net
---	-------------------	------------------------------	---	---------------------------	----------------------------	------------------



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
			Consolidated Plan on its website.			

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The CNMI is located in the Western Pacific comprising of a chain of 14 islands, and which a total of 3 islands are inhabited- Saipan, Tinian, and Rota. The island of Saipan is measured at 44.55 square miles and is divided into 30 villages. The island of Tinian is measured at 39 square miles and its main village is San Jose. The island of Rota is measured at 83 square miles and is divided into 2 villages- Sinapalo and Song. The island of Saipan, capital of the CNMI, holds 89% of the CNMI's total population. Eight percent of Saipan's entire population reside in the village of Garapan, located in the central part of the island. The population in the CNMI decreased by 22% from the last decennial Census in 2000 bringing the population total to 53,883. As per the 2010 Census, the median income in the CNMI is \$19,958 which decreased by 13% from the 2000 Census. As per the 2010 Census, the total number of households increased by 12% from the 2000 Census. Figure 1 demonstrates that in 2010, 71% are renter households, while 29% are owner households. Of the 4,537 owner households, 28% are still paying a mortgage or loan. The number of owner-occupied households remained constant from 2000 to 2010, while renter-occupied households increased by 17% from 2000 to 2010. Although there was a decrease in the population, all racial groups stayed relatively the same. The Asian population continue to account for slightly more than 50% of the island's households. The following two figures provide a visual picture of the percentage of tenure type households by ethnic origin or race. These figures are based on the 2010 Census. The figures demonstrate that a majority of owner-occupied units are of Native Hawaiian or Pacific Islander decent, and the same majority percentage are of Asian descent in renter-occupied units. According to the US Census 2010, a householder refers to "the person (or one of the people) in whose name the housing unit is owned or rented (maintained). The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded." The significant changes are evident in the householder's age. The CNMI saw a 53% decrease in householders in owner- occupied units between the ages of 25-34 and a 39% decrease in householders in renter-occupied units with the same age range. Householders within the 45-54 age range increased by 52% in renter-occupied units, while householders in owner-occupied units within the same age range remained steady since 2000 to 2010. There was also a 59% increase in householders whose age ranged from 65-74 years old in renter-occupied units, while there was a 29% increase in householders within the same range in owner-occupied units. As with the elderly population, for those ages 75-84, there was a 50% increase in householders since 2000 and a 31% increase for those 85 and over in owner-occupied units. For the renter-occupied units, there was an increase 36% increase in householders' ages 75-84, and a 50% increase in householders ages 84 and over.



## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

In this section, the CNMI assessed the housing needs of the community based on income level, tenure type, household type, and by housing problems, including housing cost burden, overcrowding and substandard housing conditions. Income levels were determined based on HUD FY 2015 Income Limits and were further narrowed down to household size. HUD identifies the income category based on household size and household income. For example, a three-person household who reported to earn less than \$16,750 during the 2010 Census, will fall under HUD extremely-low income category, or 30% AMI. Tenure type is defined as households who are renting, own the house but paying mortgage, rent free, or own the house free and clear. Household types are defined further by small or large family households, households with children, single-person households, unrelated households, and elderly households. Households identified with a housing cost burden were those with housing costs that was greater than 30% or 50% of their income.

Demographics	Base Year: 2010	Most Recent Year: 2000	% Change
Population	53,883	69,221	28%
Households	16,035	14,055	-12%
Median Income	\$19,958.00	\$22,898.00	15%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source Comments:** Derived from the 2010 U.S. Census, CNMI

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,990	4,042	2,386	1,554	4,063
Small Family Households *	3,567	3,326	1,983	1,322	3,655
Large Family Households *	423	716	403	232	408
Household contains at least one person 62-74 years of age	128	128	94	70	324
Household contains at least one person age 75 or older	31	54	44	26	84
Households with one or more children 6 years old or younger *	640	668	372	264	477
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data Source Comments:** Derived from the 2010 U.S. Census, CNMI

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	753	596	212	89	1,650	143	121	89	54	407
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	258	478	246	128	1,110	30	62	69	59	220
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	249	439	297	171	1,156	45	85	86	91	307
Housing cost burden greater than 50% of income (and none of the above problems)	1,148	628	186	49	2,011	53	69	56	35	213

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	186	205	73	33	497	3	8	18	15	44
Zero/negative Income (and none of the above problems)	0	0	0	0	0	0	0	0	0	0

**Table 7 – Housing Problems Table**

Data Source

Comments:

Derived from the 2010 U.S. Census, CNMI

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,719	2,823	1,560	900	8,002	375	502	525	511	1,913
Having none of four housing problems	2,212	1,906	1,017	601	5,736	300	355	370	361	1,386
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data Source

Comments:

Derived from the 2010 U.S. Census, CNMI

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	186	205	73	464	24	35	27	86
Large Related	1,148	628	186	1,962	202	127	69	398
Elderly	90	87	48	225	69	95	90	254
Other	0	0	0	0	0	0	0	0
Total need by income	1,424	920	307	2,651	295	257	186	738

**Table 9 – Cost Burden > 30%**

Data Source

Comments: Derived from the 2010 U.S. Census, CNMI

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	149	164	58	371	19	28	22	69
Large Related	918	502	149	1,569	162	102	55	319
Elderly	72	70	38	180	55	76	72	203
Other	0	0	0	0	0	0	0	0
Total need by income	1,139	736	245	2,120	236	206	149	591

**Table 10 – Cost Burden > 50%**

Data Source

Comments: Derived from the 2010 U.S. Census, CNMI

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	653	1,145	635	346	2,779	136	214	205	183	738

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	352	618	299	152	1,421	71	98	104	80	353
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	1,005	1,763	934	498	4,200	207	312	309	263	1,091

**Table 11 – Crowding Information – 1/2**

Data Source

Comments: Derived from the 2010 U.S. Census, CNMI

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	2,941	2,984	1,530	7,455	518	623	614	1,755

**Table 12 – Crowding Information – 2/2**

Data Source

Comments: Derived from the 2010 U.S. Census, CNMI

**Describe the number and type of single person households in need of housing assistance.**

Current availability of data does not indicate the exact number and type of households in need of housing assistance, but related data gathered for analysis from the U.S. Census Bureau for the 2010 Census for the CNMI does provide a basis for an approximation for such information as that of household size (see *Table 6 – Total Households Table*). From the 2010 Census data, the CNMI’s total housing units equal 20,850. Out of the total, there were 16,035---or 77 percent---that were considered “occupied housing units”. Based on that figure, it is clear that a majority of the units in the CNMI are occupied. Breakdown between small and large family households indicate that 82 percent are small family households and 18 percent are large family. The data further indicates that the CNMI’s population in occupied housing units total to 52,312 of which, 18,844 are living in owner-occupied units and a majority, or 33,468 are living in renter-occupied housing units. Analysis of the household totals and sizes relative to the CNMI’s Area Median Family Income (AMFI), estimated at \$39,000.00 according to the 2010 U.S. Census data for owner-occupied households, show that the majority of the households are within 0-30% and 30-50% range. An estimated 52% of small family households (7,000 total); and 55% of large family households (1,200 total) are living within 50% of the AMFI. Based on the analysis of the number of households data as derived from Table 6, it can be concluded that a majority of CNMI households in need of housing assistance are the extremely low-income (0-30% AMFI) to moderate-income families (>30-50% AMFI), both small and large household sizes.



## **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

The pre-applications for Section 8 Programs does not ask for the applicants' information with regards to whether they are victims of domestic violence, dating violence, sexual assault or stalking; however, NMHC gathered statistical data (FY 2011-2014) from Guma Esperansa, the only domestic violence shelter on island, and from FY 2011-2014, a total of 185 women and 282 children were housed. The ESG Program defines those living in a shelter as being at risk of homelessness; therefore, NMHC will use the FY 14 stats to estimate the number of families in need of housing assistance. In 2014, 55 families who were victims of domestic violence were in need of housing assistance. The HCVP Program, with a waiting list of 284, includes 41 families with a member or members with a disability. In the Multifamily Program, with a waiting list of 351, 24 families are with a member or members with a disability.

## **What are the most common housing problems?**

Housing problems in the CNMI are quite disproportionate across the Area Median Income (AMI) index, as well as, within each category or tenure.

Statistical analysis derived from Table 7 and 8, Housing Problems Tables, indicate an estimated 1,650 substandard housing lacking complete plumbing or kitchen facilities for renter-occupied units. From this figure, over 80 percent of the housing units in this category fall burden to families who are within the 50 percent AMI. For owner-occupied units, an estimated total of 407 households with substandard housing lacking complete plumbing or kitchen facilities; of which, 65 percent are within the 50 percent AMI.

Overcrowding is another common housing problem among the low and moderate-income households in comparison to the middle and upper income households. Estimated figures for units that house extremely-low, low, and moderate-income families with more than 1.5 people per room, total to 1,424; which translates to 63 percent for this category. Middle and upper income households, on the other hand, are less susceptible to this housing problem with a lesser 37 percent. Nonetheless, overcrowding has been a problem in the CNMI as evident by statistics gathered by the 2010 U.S. Census where the average household size is 3.26 among occupied housing units. Average household size (3.26) is based on the population in occupied housing units (52,312) divided by the number of occupied housing units (16,035). Further analysis in regards to overcrowding may suggest a close correlation to family size as opposed to income category where overcrowding has become more prevalent among large family households (see Table 7).

Moreover, housing cost burden greater than 30 percent and 50 percent of income is highly evident among the low-income to moderate-income household (see Table 7). The disparity gap between the

two income categories among renters and owner-occupied households is quite high. It is estimated that more than 80 percent of low to moderate income families incur housing costs that are greater than 50 percent of their income as opposed to the lower 20 percent for the middle to upper income family households. According the 2010 U.S. Census statistics, the estimated total count for households in the CNMI who are incurring housing costs that are greater than 50 percent of income equals to 2,700; and a staggering 2,300 or approximately 85 percent of the total are considered extremely low to middle income family households.

From the above discussion and analysis among the three main housing problems of substandard housing, overcrowding, and housing cost burden that we can therefore conclude that households in the CNMI face each kind of problem one way or the other, but it is evident that the extremely low income to middle income households are more exposed to increases in housing cost. And, with a high 85 percent of extremely low to middle income households in this type, it becomes clear that the most common housing problems in the CNMI are the prevalence of substandard housing where there is a lack of complete plumbing or a kitchen facility; and the burden associated with related housing costs.

### **Are any populations/household types more affected than others by these problems?**

In analyzing the 2010 statistical data, it becomes evident that CNMI's households who are most affected are the extremely low income to middle income families. This result could be attributed by the inability for families to adequately save to service housing problems, such as those related to plumbing, electrical, and kitchen facilities.

Overcrowding results can be attributed to the lack of disposable income and funds to expand or extend units to provide for improve housing space and bedroom sizes for all those who are household members. This problem of overcrowded homes is estimated to continually rise, possibly at a slower rate, but as the CNMI population rebounds to increasing its residential areas and coupled by the continual increases in goods and services, as well as overall price increases in materials; the CNMI will need to reassess how to better handle the housing problems that currently exist so as to help prevent future problems from perpetuating.

Further analysis on extremely low-income households as indicated from Table 8, from the 2010 U.S. Census statistics (households with one or more severe housing problems), clearly shows that family households that fall within 0-30% of the AMI are the predominant household income group who are mainly affected as compared to others, such as the middle to upper income categories. This is especially high among renters, and could be due in part to the relatively large number of renter households as

compared to owner households. Looking at the numbers for the extremely low-income households (0-30% of the AMI), it is estimated that 34 percent; or 2,719 of the total 8,002 renter households, have at least one or more of the four housing problems. On the other hand, owner-occupied households show a relatively equal distribution between 20-30 percent across household income categories.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

In the CNMI, extremely low income and the very low income households are experiencing the most severe housing problems and are considered a major segment of the household population. Within the extremely low to very low households, are families that may include the elderly, persons with special needs, and therefore are counted among family households needing housing assistance due to low incomes and physically inadequate housing conditions. Because these families are experiencing major hardships and are at risk of being homeless, it can be considered as an “at-risk” group. In these cases, the head of household are mostly unemployed and/or disabled or requires medical attention. Most of the households rely on social security income or have zero income. Most of the families live in overcrowded housing or in homes not suitable for human habitation. NMHC is addressing these particular households by assisting them with ESG funding. The case manager for the Subgrantee, Karidat Social Services, conducts an evaluation of the household, every three months, during their ten-month financial assistance. At that time, she evaluates the family's housing and financial status. The case manager will provide all the available, possible, employment and educational resources, such as the Workforce Development Initiative Program of the Department of Labor, Community Development Institute of the Northern Marianas College and the NMI Trades Institute in the CNMI, to ensure that the families make effort to secure an education, training, and/or employment.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

An assessment and attention should be taken in the CNMI to address the problems of homeless and persons at risk of homelessness. As such, NMHC continues to provide needed services and funding assistance, such as the Homeownership Investment Partnerships (HOME) Program to assist qualified low income families in the community with a safe, decent, sanitary, and affordable home. The Emergency Shelter Grant (ESG) Program provides funds for services specifically programmed to address homelessness, as well as implementing preventative measures to help individuals or families who are at risk of being homeless.

### **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Housing cost burdens placed on the extremely low income households are more likely to experience instability and at risk of being homeless. Based on estimates derived from the 2010 U.S. Census (see Tables 9 & 10), large families that fall within the 0-30% AMI with cost burden greater than 30 percent and 50 percent are at risk. Housing affordability in the CNMI is dependent on the size of the family, total household income, and property location. The larger the family, or household size, and the lesser of a total income, results in a heavier burden being placed on a family to sustain.

In the CNMI, it is estimated that 350 lower income owner-occupant households are currently experiencing excessive monthly housing cost burdens, due to mortgage payments and high utility costs. The case is also evident among renter-occupant households as it is estimated that at least 2,000 are being affected by monthly rental cost burdens. It becomes clear that there is a high percentage of large family households in the CNMI who have high rent payments and utility costs. These are families that fall within the 0-30% AMI group and are experiencing costs that are more than 50 percent of their total household income.

### **Discussion**

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The following tables breakdown the housing problems in the CNMI by area median income and racial or ethnic group. You will find that the the Asian ethnic group in all AMI categories has one or more of four housing problems. This may be due to the fact that a majority of the households are renters who may be earning minimum wage and residing in rental units that would most likely have one or more housing problems due to aging and/or a dilapidating structure.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,320	2,136	0
White	93	85	0
Black / African American	5	5	0
Asian	1,299	1,196	0
American Indian, Alaska Native	154	142	0
Pacific Islander	766	705	0
Hispanic	3	3	0
0	0	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source Comments: Derived from the 2010 U.S. Census, CNMI

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,325	1,922	0
White	133	77	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	7	4	0
Asian	1,862	1,076	0
American Indian, Alaska Native	221	128	0
Pacific Islander	1,097	634	0
Hispanic	5	3	0
0	0	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source Comments: Derived from the 2010 U.S. Census, CNMI

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

#### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,085	1,179	0
White	83	47	0
Black / African American	5	3	0
Asian	1,168	660	0
American Indian, Alaska Native	138	78	0
Pacific Islander	688	389	0
Hispanic	3	2	0
0	0	0	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source Comments: Derived from the 2010 U.S. Census, CNMI

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,411	818	0
White	56	33	0
Black / African American	3	2	0
Asian	790	458	0
American Indian, Alaska Native	94	54	0
Pacific Islander	466	270	0
Hispanic	2	1	0
0	0	0	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source Comments: Derived from the 2010 U.S. Census, CNMI

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## Discussion

An analysis of the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole, and from estimated data calculated for tables 13 to 16, it becomes evident that the Asian ethnic population in the CNMI is the dominant group and most likely in greater need. The Pacific Islander ethnic group, which composes of Indigenous Chamorro and Carolinians among the locals, is followed with the second highest percentage relative to the overall count. According to the 2010 U.S. Census count for the CNMI, the Asians composed over 50 percent of the overall population makeup of the CNMI and followed by the Pacific Islander group at a close 35 percent. This noticeably high percentage among the Asian ethnic group is largely attributed to the foreign workforce immigrants who come from various Asian countries to attain employment in the CNMI.

Furthermore, it is clear from the tables that the highest count among housing needs for the four income categories (AMI) are the households that have one problem as opposed to those that have none or no problem. This is also the case across the entire ethnic group as indicated on all the four tables.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

Below you will find tables that breakdown the number of severe housing problems by ethnic group and AMI. You will find that a majority of the Asian ethnic group have one or more of four housing problems. As mentioned in NA15, this may be due to a majority of the Asian population are earning minimum wage and reside in low-rental housing units that have problems due to age and/or a dilapidating structure.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,094	2,136	0
White	124	85	0
Black / African American	7	5	0
Asian	1,733	1,196	0
American Indian, Alaska Native	205	142	0
Pacific Islander	1,021	705	0
Hispanic	4	3	0
0	0	0	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

**Data Source Comments:** Derived from the 2010 U.S. Census, CNMI

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%



### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,325	1,922	0
White	133	77	0
Black / African American	7	4	0
Asian	1,862	1,076	0
American Indian, Alaska Native	221	128	0
Pacific Islander	1,097	634	0
Hispanic	5	3	0
Other	0	0	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source Comments: Derived from the 2010 U.S. Census, CNMI

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,085	1,179	0
White	83	47	0
Black / African American	5	3	0
Asian	1,168	660	0
American Indian, Alaska Native	138	78	0
Pacific Islander	688	389	0
Hispanic	3	2	0
Other	0	0	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source Comments: Derived from the 2010 U.S. Census, CNMI

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,411	818	0
White	56	33	0
Black / African American	3	2	0
Asian	790	458	0
American Indian, Alaska Native	94	54	0
Pacific Islander	466	270	0
Hispanic	2	1	0
Other	0	0	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Data Source Comments:** Derived from the 2010 U.S. Census, CNMI

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

A review of the data for Tables 17 to 20 shows a parallel result as those shown on Tables 13 to 16. In other words, severe housing problems among the ethnic groups in the CNMI is quite evident and still maintains the same for the Asian population as well as the local Pacific Islander group. Households that experience severe housing problems, where there is one or more of the four housing problems is prevalent in the CNMI. Take for example, for those extremely low-income households who are within the 0-30 percent AMI category, where it is estimated at over 3,000 of the CNMI households having at least one or more housing problems; from an inefficient plumbing system, to a lack of a complete kitchen facility, to increases in housing cost burdens, or overcrowding issues. This is staggering numbers that can be interpreted as a definite “Housing Problem” in the CNMI.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

Below you will find tables that breakdown the number of severe housing problems by ethnic group and AMI. You will find that a majority of the Asian ethnic group have one or more of four housing problems. As mentioned in NA15, this may be due to a majority of the Asian population who are renters and are earning minimum wage and yet with low rental prices, the households still struggle to meet rental obligations.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,560	994	355	0
White	62	40	14	0
Black / African American	3	2	1	0
Asian	874	557	199	0
American Indian, Alaska Native	104	66	24	0
Pacific Islander	515	328	117	0
Hispanic	2	1	0	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source Comments: Derived from the 2010 U.S. Census, CNMI

### Discussion:

Housing cost burden continues to be a problem among the extremely low to the low income households in the CNMI. Data derived from the 2010 U.S. Census show that approximately 1,500 households across racial and ethnic groups are experiencing high costs related to owning or renting a home as well as the increases in costs due to the associated expense that come with owning and/or living in a home. As indicated on Table 21, Asians, predominantly Migrant workers, and the Pacific Islander racial or ethnic groups, which include the Indigenous Chamorros and Carolinians are the most affected by housing costs.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Analysis of data gathered from the 2010 U.S. Census for the CNMI, as indicated in Tables 13 to 21, show that a high percentage of those extremely low and low-income families and households among homeowners and renters alike are experiencing the highest cost burden rate and coupled with one or more housing problems. A number of low-income renters earning less than 50 percent of area median family income experienced excessive housing cost burdens, paying more than 30 percent of gross income towards rent. In fact, this is realized when analyzing Table 9, where it is estimated that over 1,700 of large family renters experienced high cost burdens in the CNMI. Similarly, owner-occupied households within the same income category experienced the same, where approximately 300 large family households were accounted for in the same period. Moreover, the extremely low, low to moderate-income households reported substandard housing conditions to a greater degree than middle and upper income households.

As with the previous consolidated plan report and the 2010 statistical analysis, it can be concluded that the problem of overcrowding was not related to income or a “mismatch” of the housing stock and households. Instead, overcrowding affected all income groups equally and appeared to be related to the predominance of large families and households in the CNMI that can crowd even four-bedroom homes. From statistics gathered and analyzed from the 2010 U.S. Census (see Table 7), overcrowded to severely overcrowded homes, where there exists more than 1.51 people per room—totaled to 2,266 for the CNMI.

### **If they have needs not identified above, what are those needs?**

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Racial segregation in the CNMI housing market is not evident, as rental housing is accessible to all ethnic groups. No village in the CNMI had a high concentration of any one ethnic group to exclusion of another. The variation that did exist on Saipan, Tinian, and Rota is a result of the homeownership opportunities provided to CNMI descendants in Homestead villages and the concentration of migrant worker housing on or near their place of employment such as those in the hospitality industry. While having one housing market, the CNMI has four distinct groups of housing consumer with different

needs, resources and opportunities: 1) Migrant workers mostly from Asia, 2) U.S. Indigenous Chamorros and Carolinians, 3) U.S. Citizens not of CNMI descent, and 4) Immigrants from the Federated States of Micronesia. Among the four groups, the Migrant workers occupy the highest percent of all housing units, and comprise the highest share and numbers of persons living below poverty. Although discouraged by CNMI property alien laws from homeownership, U.S. citizens not of CNMI descent, representing less than 8 percent of all households, generally have sufficient incomes to locate adequate and affordable housing in the rental market. While only comprising about 7 percent of all CNMI households, an estimated 45 to 50 percent of all Micronesian households are living below poverty, and are in need of rental assistance on an annual basis. In fact, the majority of the NMHC Section 8 clients are Micronesian households. Chamorros and Carolinians, as CNMI descendants, are eligible under CNMI law to own land fee simple, and are further encouraged into homeownership through the Homestead program. Almost half of these estimated 4,500 to 5,000 households are very low, low-income households. Approximately 27 to 30 percent of all CNMI descendant households are living below poverty. Chamorro and Carolinian renter households living below poverty will continue to need rental assistance on annual basis. It is estimated that 1,500 to 2,000 Chamorro and Carolinian renter households are eligible for homeownership. Meanwhile, homeownership rates among Chamorros and Carolinians has increased faster than the number of all households formed. If this trend continues, the homeownership rate for indigenous ethnic groups will increase from about 60 percent to about 80 percent in the next five years. Most, if not all, of these new homeowners and about 1,300 or about 50 percent of existing Chamorro and Carolinian owner-occupants will need housing loan assistance either for new housing construction or housing rehabilitation. On annual basis, it is estimated that about 50 percent of lower income owner-occupants and new homeowners will need mortgage lending assistance. Most of these households will reside in CNMI Homestead Villages. Because of the high concentration of indigenous households, homeownership and rapid growth without the development of adequate infrastructure, Homestead Villages also have extensive non-housing community development needs, such as recreational centers or neighborhood parks. If pursued, village revitalization planning should incorporate housing surveys that result in housing and community development investment strategies tailored to each village housing market.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Northern Marianas Housing Corporation (NMHC) is the Public Housing Agency (PHA) in the CNMI. Under the Section 8 Housing Assistance Payment Program – New Construction – NMHC owns and operates a total of 118 units throughout four (4) housing developments/project sites in the CNMI. In addition, NMHC administers a total of 363 Housing Choice Vouchers (HCV), of which 83% are currently being utilized.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	341	0	341	0	0	0

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	7,164	0	7,164	0	0
Average length of stay	0	0	0	4	0	4	0	0
Average Household size	0	0	0	4	0	4	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	21	0	21	0	0
# of Disabled Families	0	0	0	27	0	27	0	0
# of Families requesting accessibility features	0	0	0	341	0	341	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	0	0	0	0	0	0
Black/African American	0	0	0	0	0	0	0	0	0
Asian	0	0	0	84	0	84	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	257	0	257	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	1	0	1	0	0	0
Not Hispanic	0	0	0	340	0	340	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**



**Data Source:** PIC (PIH Information Center)

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

As a recipient of HUD funding, NMHC is in compliance with Section 504, the Fair Housing Act, and the American with Disabilities Act. NMHC ensures that individuals with disabilities are afforded reasonable accommodations and requires compliance with these regulations for all New Construction Projects so as to continue assisting individuals and families.

Based on the information above and NMHC's 5 Year and Annual PHA Plan, the most immediate needs focus on the following:

- Extremely-Low Income – Comprises 98% of families on the waiting list.
- Families with Children – Comprises 27% of families on the waiting list.
- Elderly Families – Comprises 15% of families on the waiting list.
- 2 Bedroom Units – Comprises 49% of requested unit size.
- 3 Bedroom Units – Comprises 31% of requested unit size.
- HCVP Participant Average Income – \$8,899.00

## **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The majority of households have income that fall well below HUD's extremely-low income level at 30% AMI; participants require the subsidized assistance for an average of eight (8) years. An improvement of household income is an immediate need as it will prove more difficult to attain permanent housing that is not federally subsidized without an increase in household income. The need still remains to increase the amount of assisted housing units, whether it is an increase in funding, voucher count, and/or availability of Low-Income Housing Tax Credits (LIHTC). In addition, the need to address the length of the waiting list is also a factor since it has been closed due to it exceeding the threshold; this threshold was increased recently from 150 applicants to 500 applicants before mandatory closing of the waiting list due to the high level of demand.

## **How do these needs compare to the housing needs of the population at large**

These needs generally reflect the needs of the larger population. Needs that account for relatively large portions of the waiting lists, relative to the overall percentage of the population with those needs,

include families with children, elderly families, and families needing 2 or 3 bedroom units. The median earnings in 2009 for the civilian employed population 16 years and older is \$11,771, which is not that far off in comparison to the average income of an HCVP participant.

## **Discussion**

NMHC continues to be in compliance with Section 504, the Fair Housing Act, and the American with Disabilities Act. Based on the needs of the community and funding availability, NMHC will assess its need for additional accessible units. NMHC is soon to implement the HUD Family Self-Sufficiency (FSS) Program which assists participants achieve goals that promote self-sufficiency, improved economic status, and reduction of dependency on subsidized rental assistance. Opportunities provided through the FSS Program include education, job training and/or placement, counseling, and other social services.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

As stated in other sections of this Plan, the CNMI does not have an accurate count of the homeless population, including those sheltered or unsheltered. The CNMI currently does not have a homeless shelter, supportive housing, or transitional housing services for the homeless and special needs population in need of housing assistance. The CNMI must gather homeless data from the ESG program and past data from the HPRP program which was implemented for a total of 3 years through the ARRA Grant (2009-2012). As with families in need of housing assistance, the waiting list in the Section 8 programs, HOME programs, and ESG programs are referenced, since a point in time survey has not been conducted in the CNMI and a CoC is not in place. It is one of NMHC's goals to conduct a point in time survey by Year 3 of this ConPlan, so that the CNMI can collect more accurate data for the purposes of reporting to HUD and applying for a CoC grant in order to address the growing homelessness issue in the CNMI. The only homeless assistance provided in the CNMI is through the ESG Program sub-granted to Karidat Social Services and the Emergency Food and Shelter Program administered by Karidat Social Services (one-month food and shelter voucher).

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Information is unavailable for the CNMI.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments: Information is unavailable for the CNMI.

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

NMHC does not track the veteran status in the housing assistance programs, particularly the Section 8 Housing Choice Voucher and the Multifamily Program, as there are no veteran preference; however, through the ESG Program, since 2011, of the total 20 families assisted, NMHC has assisted 2 families of veterans. There are currently no veterans on the ESG waiting list of approximately 10 families. In the Section 8 HCVP Program, as of 03/31 PIC report, of the 284 families on the waiting list, approximately 25% are families with children (ages 0-6 years old). As with the Multi-Family Program, of the 351 families on the waiting list, about 81% are families with children (0-6 years old).

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

The CNMI does not have the overall homeless data to describe the nature and extent of homelessness by racial and ethnic group. However, in the ESG program, of the 20 households to date, an estimated 90% of the ESG-assisted households are of Pacific Islander descent. The other 10% of the households are of Asian descent.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

As a Continuum of Care is not in place in the CNMI and a Point in Time Survey has not been conducted, the CNMI does not have an accurate count of the nature and extent of unsheltered and sheltered homelessness.

**Discussion:**

There is no other agency in the CNMI that tracks homeless data but the Northern Marianas Housing Corporation.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

In this section, the CNMI discusses the housing needs of special needs populations. HUD identifies special needs populations to comprise of elderly persons age 62 years and older, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, public housing residents, and victims of domestic violence, dating violence, sexual assault, and stalking.

### **Describe the characteristics of special needs populations in your community:**

**Elderly (62 years and older):** HUD defines an elderly to be an individual who is 62 years and older; however, the CNMI Census 2010 data tallies the population for 60 years and older. Based on the 2010 Census data for the CNMI, of the total population 60 years and older, 16 percent are below the poverty level, and 19 percent of the population have a disability. There was also a 59 percent increase in householders whose age ranged from 65-74 years old in renter-occupied units, while there was a 29 percent increase in householders within the same range in owner-occupied units. As with the elderly population, for those ages 75-84, there was a 50percent increase in householders since 2000 and a 31 percent increase for those 85 and over in owner-occupied units. For the renter-occupied units, there was an increase 36 percent increase in householders ages 75-84, and a 50 percent increase in householders ages 84 and over.

**Persons with Alcohol or Other Drug Addiction:** The most recent data for FY 2014 gathered from the Community Guidance Center of the Department of Public Health that during the year, a total of 27 individuals were identified to have alcohol or other drug addiction. Of the 27 individuals, 96 percent were Pacific Islanders and 4 percent were of Asian descent.

**Persons with Disabilities:** Of the total civilian non-institutionalized population, 5percent of adults 18 years and older have a disability and 1percent of children under the age of 18 are disabled. Of the total civilian non-institutionalized population who are 65 years and older, 1percent have a disability. According to the 2010 Census Bureau, only 42percent of disabled adults are employed while 83percent of non-disabled adults are working. According to HUD, a chronically homeless individual or in the case of a family household, an adult head of household (or if there is no adult in the family, a minor head of household) who 1. is homeless and lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and 2. has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least one year or on at least four separate occasions in the last 3 years; and 3. can be diagnosed with one or more of the following conditions: substance use disorder, serious mental illness, developmental disability (as defined in section 102 of the Developmental Disabilities Assistance Bill of Right Act of 2000), post-traumatic stress



disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability. The CNMI has not conducted a PIT survey and therefore, cannot input any data with regards to the # of chronically homeless persons in the CNMI. Persons with HIV/AIDS and Their Families: The Point Prevalence of persons living with HIV in the CNMI today is 10. Cumulatively, there have been 30 persons diagnosed with HIV in the CNMI since 1997. (Data collected from the Department of Public Health). Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking: The most recent data for FY 2014 was gathered from the Guma Esperansa Domestic Violence Shelter which provides shelter for victims of domestic violence and sexual assault. In FY 14, 55 women, with 80 children, were victims of domestic violence and spent 5,138 bed nights altogether. A total of 2 women were victims of sexual assault and spent 54 bed nights altogether.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Elderly (62 years and older): In 2010, the total population of the CNMI declined by 30percent. The total number of senior citizens from age 60 and up increased by 18percent which also comprises 6.7percent of the total population in 2010. NMHC, the only designated Housing Authority in the CNMI, provides housing needs to elderly clients. In the Section 8 Program, being Elderly is one of the preferences for those applying for housing assistance. The Mortgage and Credit Division continues to offer grant assistance for the rehabilitation, new construction or acquisition of a home for elderly clients who meet the eligibility criteria. The Office of the Aging, under the Department of Community and Cultural Affairs, provides supportive services to the elderly. The Office of the Aging also provide the clients they serve with the resources they need to maintain physical, mental, psychological, social, and emotional well-being. Persons with Disabilities: *MultiFamily Units*: NMHC is allowed up to 132 vouchers for the MultiFamily Program. There are currently 118 occupied units in the MultiFamily Program on within the CNMI, of which 9 are ADA units. In addition, one of the preferences are for the households with member with a disability. The Northern Marianas Protection and Advocacy Systems, Office of Vocational Rehabilitation, and Council on Developmental Disabilities provide a variety of supportive services for persons with disabilities. *Homeless Programs*: The CNMI does not operate supportive housing beds for homeless individuals and families with disabilities. However, through the ESG Program, subgranted to Karidat Social Services, rapid re-housing assistance is given to homeless families, some of which have a disability. Of the average 6 families assisted, at least 1 of the families has a member with a disability. Persons with Alcohol or Other Drug Addiction: The CNMI does not operate homeless programs specifically targeting persons with alcohol or other drug addiction. These particular persons receive treatment and supportive services through the Community Guidance Center of the Department of Public health. Supportive services include but not limited to: Substance abuse individual counseling, Substance abuse group counseling, Family education/counseling regarding substance abuse, etc. Persons with HIV/AIDS and Their Families: The CNMI does not receive HOPWA funds. However, it does

receive federal funds for the Ryan White HIV/AIDS Program which is managed by the Department of Health. This program provides medical case management, primary care, and other supportive services for low-income and underinsured individuals with HIV/Aids. In the CNMI, to date, a total of 30 persons were diagnosed with the virus. Victims of Domestic Violence, Sexual Assault: Data gathered from Guma Esperansa Domestic Violence Shelter reflects a total of 185 women, with 282 children, who were victims of domestic violence/sexual assault were served from years 2011-2014. The Guma Esperansa Shelter provides shelter, food, and supportive services for victims, and the CNMI Coalition Against Domestic Violence is a non-profit entity which works to fulfill this mission by addressing the issues of domestic violence and sexual assault through community outreach efforts, providing training to service providers and responders, nurturing meaningful partnerships with groups or individuals, as well as working to create social change.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The CNMI is not seeking funding under the HOPWA program as it does not have an eligible metropolitan statistical area. The CNMI does not receive HOPWA funds. However, it does receive federal funds for the Ryan White HIV/AIDS Program which is managed by the Department of Health. This program provides medical case management, primary care, and other supportive services for low-income and underinsured individuals with HIV/Aids. In the CNMI, to date, a total of 30 persons were diagnosed with the virus.

**Discussion:**

NMHC continues to administer the LIHTC program and is currently accepting applications with \$3.5M of program credits available for 2015. Applicants are given preference points for serving the lowest income tenants and projects obligated to serve qualified tenants for the longest periods, including those with special needs.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

The CNMI has developed priorities and goals for the next five years that address public facilities.

- To acquire, construct or rehabilitate facilities that will improve services to the general public and to serve low-and moderate-income communities
- *Recreational facilities*
- *Fire Stations (inclusive of fire equipment)*
- *Community Centers*
- *Sports facilities*

### **How were these needs determined?**

The CNMI addresses the needs of these low/moderate income areas by acquiring, constructing, or rehabilitating facilities that will benefit the low-mod income population. As stated earlier, of the CNMI's total population, 84.5% are low-mod income. Several agencies such as the Office of the Governor, Department of Community and Cultural Affairs, Legislators, and the Department of Fire have consulted with NMHC about the construction of public facilities, some of which include: Renovations to additional fire stations, community facilities such as the rehabilitation of basketball courts and baseball fields in certain villages such as Kagman, and the renovations to facilities within the Susupe Sports Complex. 100% of the proposals submitted for PY 2015 are projects categorized under "public facilities". As such, the need was determined.

### **Describe the jurisdiction’s need for Public Improvements:**

It's the CNMI's goal to support public improvement projects with CDBG funding, specifically to develop or improve infrastructure such as road repairs, rehabilitation of water reservoirs, rehabilitation or installation of street lighting, and the rehabilitation or construction of water and erosion management projects (ponding basins, water catchments, drainage systems etc.)

### **How were these needs determined?**

The CNMI has identified to support the infrastructure improvements such as street lighting, rehabilitation water reservoirs, repair of roads, rehabilitation or construction of water and erosion management projects. Several problems mainly with water and erosion management include the overflow of water (during typhoon season) in villages such as Garapan and Chalan Kanoa/Susupe and sewage spills in the village of Koblerville and San Antonio. The needs were determined by several consultations with the CIP Office and the Department of Public Works, along with Legislators who have consulted with NMHC on funding that will particularly aid in infrastructure improvements in their respective precincts. These problems directly affect the village residents and pose as a health and safety hazard. CIP funding is insufficient to address significant infrastructure issues that the CNMI is facing today.

### **Describe the jurisdiction's need for Public Services:**

Although it was a low priority for CDBG funding, there is a wide-ranging need for services to promote and protect the health, safety, moral, and welfare of the residents living in the villages of Saipan. The services include after-school and summer programs for the youth, programs for the elderly who have no means of transportation to the island's only aging center in central Garapan, sanitation to protect public health, e.g., water delivery, debris removal, etc., workforce development training to address the low-income population, other homeless programs for the special needs population, transitional housing programs, supportive housing programs, programs particularly for veterans, and programs that promote healthy living through encouragement to grow fresh produce in community gardens.

Â

### **How were these needs determined?**

The needs for public services is evident in the CNMI as there are no supportive housing programs, no transitional housing programs, and very limited programs particularly for the youth and veterans. The only housing assistance program in the CNMI is the Section 8 and Multi-Family Programs administered by NMHC, the ESG Program subgranted to Karidat Social Services (homeless and at-risk households), and the monthly motel vouchers distributed by Karidat Social Services for homeless households funded by the United Way.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

In the CNMI, extremely low income and very low-income households are experiencing the most severe housing problems. The Migrant Workers now comprise the largest share of households and have a substantial impact on the availability, adequacy and affordability of rental housing. However, alien households are especially transient and they are not eligible for direct rental assistance and homeownership programs such as those provided by NMHC through the Section 8 and the HOME Loan Programs. Therefore, the focus of housing problems and solutions must be directed at indigenous households, CNMI born Chamorros and Carolinians. As such, it can be foreseen, that by aiding this major segment of the population to reach decent and affordable homeownership, the decent and affordable rental housing will filter-down to the Migrant households. Most elderly, homeless and persons with special needs are living with indigenous family households, and therefore are counted among family households needing housing assistance due to low incomes and physically inadequate housing conditions. Approximately 55 percent of extremely low-income and 35 percent of low-income owner-households with mortgages reported excessive monthly housing cost burden. Other owners with a mortgage did not experience excessive cost burdens to a significant degree. It is estimated that 200 low-income owner-occupant households are currently experiencing excessive monthly housing cost burdens, due to mortgage payments and high utility costs. About 25 percent of extremely low-income and 20 percent of low-income renter households paid more than 30 percent of their incomes toward gross rent. However, about half of these lower income non-owner household benefited from occupying units without payment of cash rent. Most owner-occupant households in the CNMI, regardless of income, suffered from overcrowded to severely overcrowded housing conditions, with an average household size of 4.15 persons. While also experiencing overcrowded housing conditions, renter households experienced less overcrowding than owner-occupants did. About 40 percent of renter households experienced overcrowding and 20 percent experienced severe overcrowding. As with owner-occupants, the cause was not dependent on income as much as the number of large households. The extremely low and low-income renters experience higher rates of overcrowding; over 40 percent compared to about 35 percent for moderate and middle income renters. The CNMI, while having one housing market, has four distinct groups of housing consumers with different needs, resources and opportunities. Migrant workers mostly from Asia are the largest group, representing about 70 percent of all renter occupied households and 15 percent of owner occupied households. The next largest segment of housing consumers is the indigenous Chamorros and Carolinians of CNMI descent. They currently represent about 45 percent of the overall housing market and have the most access to homeownership. Chamorro and Carolinians, as CNMI descendants, are eligible under CNMI law to own land fee simple, and are further encouraged into homeownership through the CNMI Village Homestead Program. While CNMI indigenous housing consumers have experienced growth in household income, almost half of these households are low-income to extremely low-income. The

overall CNMI Median Family Income in 2010 according to the U.S. Census was \$22,455. And, 33 percent, or approximately 3,600 are families with income below \$15,000.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The tables below reflect that a majority of the residential properties are 1-unit detached structure and are 3 or more bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,925	43%
1-unit, attached structure	3,185	15%
2-4 units	1,920	9%
5-19 units	4,844	23%
20 or more units	1,830	9%
Mobile Home, boat, RV, van, etc	146	1%
<b>Total</b>	<b>20,850</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

Data Source Comments: Derived from the 2010 U.S. Census, CNMI

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	63	1%	1,306	11%
1 bedroom	476	10%	3,966	34%
2 bedrooms	1,411	31%	3,726	32%
3 or more bedrooms	2,587	57%	2,500	22%
<b>Total</b>	<b>4,537</b>	<b>99%</b>	<b>11,498</b>	<b>99%</b>

**Table 27 – Unit Size by Tenure**

Data Source Comments: Derived from the 2010 U.S. Census, CNMI

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are approximately 427 units that are currently in use are assisted with federal, state, and local programs. These units consist of CNMI's Housing Choice Voucher Program and Multi-Family Program, and ESG. These programs assist individuals and families with extremely-low to low-incomes with the ESG program targeting folks who are homeless.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The Northern Marianas Housing Corporation (NMHC) is the Public Housing Agency (PHA) in the CNMI. Under the Section 8 Housing Assistance Payment Program – New Construction – NMHC owns and operated a total of 132 units throughout the following four (4) housing project sites in the CNMI: Mihaville Estates (Saipan) - 48 Units; Koblerville Estates (Saipan) - 34 Units; Tinian Broadway Estates – 20 Units; and Rota Blue Bay Homes – 16 Units Online and 14 Units Off-Line. Currently, there are only sixteen (16) online units at Rota Blue Bay Homes since fourteen (14) units had to be taken off-line due to deteriorating conditions of the units brought about by environmental factors based on the projects site’s close proximity to the ocean side on the island. NMHC is exploring options to address these units so that the agency may initiate action to bring the fourteen (14) off-line units back online to regain a total of 132 units. The 118 units remain on-line and are well-maintained.

**Does the availability of housing units meet the needs of the population?**

There still exists a disparity gap between the needs of the population and the availability of housing units in the CNMI. Since homeownership is for the most part limited to CNMI indigenous households, it is estimated that about 1,500 Chamorro and Carolinian renter households are currently eligible for homeownership. Most, if not all of these new homeowners, along with about 1,300 or 50 percent of the existing Chamorro and Carolinian owner-occupants will eventually need housing loan assistance, either for new housing construction or housing rehabilitation. Individually owned single-family dwellings are still not fully upgraded to meet decent, safe and sanitary conditions for the extremely-low to moderate-income families. NMHC has used HOME funds to assist in home upgrades and have brought up many homes to safe, sanitary, and decent conditions.

**Describe the need for specific types of housing:**

At present, NMHC has 363 approved Voucher Choice units and 132 Project-Based New Construction units. These units are occupied 100% of the time throughout the program year. Applicants for housing currently wait 2-3 years before a unit can be identified for occupancy. This clearly demonstrates the continuing need for housing throughout the CNMI. NMHC has a waiting list of 600+ (as of March 2015 PIC Report) families in need of housing through the Section 8 Voucher Program. At present, NMHC has 363 approved Voucher Choice units and 132 Project-Based New Construction units. These units are occupied 100% of the time throughout the program year. According to the Census 2000 there are 9,506 renter-occupied units in the CNMI. The NMHC seeks to improve the quality of life for the elderly and



individuals with disabilities, utilizing CDBG funding, through rehabilitation of their housing units to achieve compliance with the Section 504 and the Americans with Disabilities Act. Applicants for housing currently wait 2-3 years before a unit can be identified for occupancy. This clearly demonstrates the continuing need for housing throughout the CNMI. There is a great need for new home construction in the CNMI, activity has increased considerably in the past few years due to the availability of programs such as the HUD funded HOME Program. First-time homeowners have sought HOME Program for assistance in the construction of a new home or for the acquisition and repair of a residential dwelling unit. The demand for HOME Acquisition and Repair assistance has shown a sharp increase in the past two years alone. From 2013 to 2015, NMHC has approved a total of 35 applicants for the purchase and repair of a home. This assistance alone equates to more than half of the total HOME-approved applicants for the period. Furthermore, in the past five years, from 2010-2015, NMHC has tapped into the HOME Program to fund over 80 related housing projects in the CNMI. And, this count totals to nearly \$4,000,000 for the period. As this translates to an average of sixteen HOME projects per year, it is clear that the CNMI is experiencing a demand for housing, especially from the low-income first-time homeowners.

## **Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

This section addresses the cost of housing, housing affordability, and monthly rent according to HUD's current Fair Market Rent and HOME Rents. According to Table 28, most rental contracts rent are less than \$500 per month, followed by rental contracts with rent amounts between \$500-\$999 per month. The CNMI is unable to determine the percentage of units affordable to households' earnings.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	123,800	159,800	29%
Median Contract Rent	216	308	43%

**Table 28 – Cost of Housing**

Data Source Comments: 2000 and 2010 CNMI Census Data

Rent Paid	Number	%
Less than \$500	6,271	0.0%
\$500-999	2,037	0.0%
\$1,000-1,499	374	0.0%
\$1,500-1,999	123	0.0%
\$2,000 or more	2,693	0.0%
<b>Total</b>	<b>11,498</b>	<b>0.0%</b>

**Table 29 - Rent Paid**

Data Source Comments:

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	0	No Data
50% HAMFI	0	0
80% HAMFI	0	0
100% HAMFI	No Data	0
<b>Total</b>	<b>0</b>	<b>0</b>

**Table 30 – Housing Affordability**

Data Source Comments: No data available

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	786	844	1,030	1,501	1,794
High HOME Rent	1,179	1,266	1,545	2,252	2,691
Low HOME Rent	393	422	515	751	897

**Table 31 – Monthly Rent**

Data Source Comments: HOME data

### Is there sufficient housing for households at all income levels?

It can be argued that there is insufficient housing in the CNMI for households across all income levels. Based on the 2010 statistics, it becomes clear that more than half of both small and large family households that fall in the 0- 30% and 30-50% AMFI are in greater need of public housing assistance. An estimated count of 7,000 of the CNMI’s small family households and 1,200 of large family households are considered at-risk as these households are the extremely low-income (0-30% AMFI) to the moderate-income families (>30% - 50% AMFI). Most of these extremely low-income families are struggling to make ends meet and to keep up with their mortgage or rental payments, let alone, to pay for high utility costs. As a result of this, families will tend to resort to available public housing assistance such as the Section 8 Multifamily Program or the Housing Choice Voucher Program (HCVP) as administered by NMHC. And, given that the wait list continues to increase for these programs, are true indicators that the supply does not meet the current demand for public housing in the CNMI. Further funding, planning, and implementation of programs may be needed in order to reach an equilibrium level where the at-risk, extremely-low and low-income families and households, can be adequately assisted and thereby preventing and minimizing the impact of homelessness in the CNMI.

### How is affordability of housing likely to change considering changes to home values and/or rents?

In the past decade, the home values as well as rental rates have been relatively stagnant in the CNMI considering the state of the economy. With the fall of the garment industry and coupled with the population decline due largely to deportations and displacements of Migrant Workers within the labor force, has led to a sharp decline in the CNMI’s overall economy.

Fortunately, there are positive signs that the CNMI economy is at an upswing and is safe to say that it is coming out of the economic “trough” which will have a positive influence in other industries or markets within the CNMI, such as the Housing Market. As such, home values and/or rents have shown slight

increases within the past couple of years and are projected to continue in the next few years until the Housing Market corrects itself to the point of equilibrium where the demand for homes match the set forth price. Because of this, the affordability for new construction or home acquisition in the CNMI will likely change to a positive level where home prices start to increase, thereby having a higher rate of return on investment; and where increases in home equity will be more realized in the long-term.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

The CNMI's Area Median Rent (AMR) as indicated by the 2010 U.S. Census is \$324 and is less than half of the Fair Market Rent (FMR) of \$786 as provided by HUD for the "Pacific Islands." It can be argued that the AMR is a better indicator of the rental rates for the CNMI as based on cost of living, family size, unit size, and household income for the area.

Because the AMR is a relatively low rate, there should not be a significant "negative" impact that this may have on NMHC's strategy to produce or preserve affordable housing. Take for instance, one of the agency's housing programs, is the administration of the HUD-funded HOME Loan Program for the rehabilitation, construction, or acquisition of units for the purpose of assisting the extremely low, very low, and low income households as based on HUD's Income Limit summary table. As such, the mortgage monthly payments for the HOME Program do not go beyond the indicated AMR, which justifies the program's intended purpose which is to provide extremely low to low-income families with a decent, safe, and affordable home.

**Discussion**

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The CNMI is not included in the American Community Survey, and since the default data source is the ACS, the CNMI is unable to input information in the tables below.

### Definitions

The CNMI does not have definitions for substandard condition and substandard condition but suitable for rehabilitation. The CNMI defines a “standard” housing to be a structure that meets the International Building Code. Given the weather conditions and natural disasters such as Typhoons and earthquakes, structures must withstand winds of at least 170mph and seismic zone 4. The CNMI Census 2010 identifies units that lack plumbing facilities, kitchen facilities, air-conditioning, etc.; however, the data does not reflect units with one selected condition and so forth.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	0	0%	0	0%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	0	0%	0	0%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>

**Table 32 - Condition of Units**

Data Source: 2006-2010 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	0	0%	0	0%
1980-1999	0	0%	0	0%
1950-1979	0	0%	0	0%
Before 1950	0	0%	0	0%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>

**Table 33 – Year Unit Built**

Data Source: 2006-2010 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	0	0%	0	0%
Housing Units build before 1980 with children present	0	0%	0	0%

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 35 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

The CNMI cannot determine this figure, as it only has access to the Census 2010 information which provides the number of vacant units and abandoned vacant units. The CNMI cannot determine if the units are suitable or not suitable for rehabilitation. A determination of homes that are suitable for rehabilitation are determined on a case by case basis such as when a homeowner submits an application for homeowner rehabilitation through CNMI/NMHC’s Homeowner Rehabilitation Loan Program. The CNMI estimates about 1,189 families living in homes with lead based paint hazards. These are households that have been identified to be living in homes that were constructed before 1980.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The CNMI estimates about 1,189 families living in homes with lead based paint hazards. These are households that have been identified to be living in homes that were constructed before 1980.

### Discussion

The CNMI continues to ensure compliance with Federal and Local statues concerning lead based paint. CNMI contractors are required to comply with 40 CFR Part 745. The federal law requires contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities and schools built before 1978 to be certified and to follow specific work practices to prevent lead contamination. The CNMI continues to address the dangers of lead-based paint in existing and future housing by facilitating the availability of information to homeowners and homebuyers of all income levels. The CNMI ensures that procedures are implemented to provide information to families and individuals on the dangers of lead-based paint before they commence the search for rental housing in the ESG and Section 8 Programs. NMHC also ensures that CDBG-funded projects comply with lead-based paint regulations, and if identified as a lead based paint hazard in rehabilitation projects, mitigation measures are taken immediately.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

#### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				363			0	0	0
# of accessible units									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

#### Describe the supply of public housing developments:

#### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Northern Marianas Housing Corporation (NMHC) is the Public Housing Agency (PHA) in the CNMI. Under the Section 8 Housing Assistance Payment Program – New Construction – NMHC owns and operates a total of 118 units throughout the following four (4) housing developments/project sites in the CNMI:

- Mihaville Estates (Saipan) – 48 Units;
- Koblerville Estates (Saipan) – 34 Units;



- Tinian Broadway Estates – 20 Units; and
- Rota Blue Bay Homes – 16 Units Online and 14 Off-Line.

All online units located in the four (4) housing developments/project sites have an average age of 25 years or more with renovations, rehabilitation, and repairs/upkeep being conducted to maintain the longevity of the units. NMHC has acquired a new Property Manager under the Asset Management Division (AMD) to oversee the operation, upkeep, and maintenance of all NMHC housing developments/project sites. The AMD Property Manager and NMHC staff have conducted on-site, physical needs assessments/inspections for all 132 units to determine and review the current conditions, materials, and structural elements for all NMHC project sites and units. The information gathered was utilized to develop a strategy to effectively and efficiently address identified capital improvement needs, as well as modernization activities to ensure NMHC units are safe, decent, sanitary, and structurally sound. Currently, there are only sixteen (16) online units at Rota Blue Bay Homes since fourteen (14) units had to be taken off-line due to deteriorating conditions of the units brought about by environmental factors based on the projects site's close proximity to the ocean side on the island. NMHC is exploring options to address these units so that the agency may initiate action to bring the fourteen (14) off-line units back online to regain a total of 132 units. All other NMHC units remain on-line and are well-maintained.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Northern Marianas Housing Corporation	73

**Table 37 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

Under the Section 8 Rental 8 Housing Assistance Payment Program – New Construction – NMHC owns and operates a total of 118 units throughout the four (4) housing developments in the CNMI. NMHC is also working on improving the efficiency of its building maintenance activities so as to shorten the turnaround time needed for vacant units and renovation/repair activities. Restoration and revitalization needs for are as follows:

Mihaville Estates (Saipan – 48 Units) – Renovation and modernization of units, site improvements, and landscaping activities to include: Weatherization of concrete rooftops (application of elastomeric coating); Installation of aluminum sliding windows; Repair of perimeter fence line; Installation concrete sidewalks; and Removal of vegetative materials (i.e. trees, shrubs, etc.) where applicable.

Koblerville Estates (Saipan – 34 Units) – Renovation and modernization of units, site improvements, and landscaping activities to include: Weatherization of concrete rooftops (application of elastomeric coating); Installation of aluminum typhoon/storm shutters; Repair of perimeter fence line; Installation concrete sidewalks; and Removal of vegetative materials (i.e. trees, shrubs, etc.) where applicable.

Tinian Broadway Estates (20 Units) – Renovation and modernization of units, site improvements, and landscaping activities to include: Weatherization of concrete rooftops (application of elastomeric coating); Repair of perimeter fence line; Installation concrete sidewalks; and Removal of vegetative materials (i.e. trees, shrubs, etc.) where applicable.

Rota Blue Bay Homes (16 Units Online and 14 Off-Line) – Renovation/Maintenance of existing units and site improvements. Efforts are being taken to explore opportunities to relocate the project site from Songsong Village to Sinapalo Village; NMHC is exploring opportunities to leverage funds to initiate the relocation process.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

**Discussion:**

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

#### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	12	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	32	0	0	0	0

**Table 38 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** For households "with adults and children", data was gathered from the Guma Esperansa Shelter; For "unaccompanied youth", data was gathered from the Division of Youth Shelter.

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

As mentioned in several sections of the Plan, unlike Guam, its neighboring island, the CNMI does not have specific services targeted just to homeless persons with exception of NMHC, Karidat Social Services, Division of Youth Services Shelter (for children/youth without shelter due to child abuse and neglect) and the Guma Esperansa Shelter (domestic violence shelter). The health, mental health, and employment services target the CNMI population as a whole, of which some of the programs are income-based (must meet the low-mod income threshold according to their Grantor agency). The Karidat Social Services, a non-profit organization, distributes monthly hotel vouchers, funded by the United Way, to homeless households, and as a Subgrantee of ESG funds, Karidat Social Services manages the program. Through the ESG program, eligible households (for rapid re-housing or homelessness prevention assistance) are provided with financial assistance such as rental assistance, utility deposits, and utility allowance. The Division of Youth Services Shelter provide services to unaccompanied children and youth who find themselves homeless due to child abuse and neglect or to unaccompanied youth who ran away from home. The Shelter conducts intake and provides food/water and housing until the child or youth is safe to exit the Shelter. The Guma Esperansa Shelter serve women and children who find themselves homeless due to domestic violence. The Shelter conducts intake and provides food/water and housing until the family is safe to exit the Shelter.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

**Information System**

**CNMI's (NMHC) Entitlement Grants**

**Emergency Solutions Grant**

**Homeless Prevention** – individuals and families who are at-risk of becoming homeless are provided assistance such as security and utility deposits, rental and utility arrears, and up to 24 months of rental and utility payments. Persons receiving assistance are also provided case management and other support services for families to achieve housing stability. *Subgranted to Karidat Social Services. Funds Allocated PY 14: \$0; CNMI focused on allocating 100% of CDBG funds to rapid re-housing assistance*

**Homeless Assistance** – individuals and families who are sleeping on the streets or exiting emergency shelters are assisted with security and utility deposits, rental and utility arrears, and up to 24 months of rental and utility payments. Persons receiving assistance are also provided case management and other

support services for families to achieve housing stability. *Subgranted to Karidat Social Services. Funds Allocated PY14: \$58,791.95*

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

This section discusses the various facilities and services available to assist persons who are not homeless but require supportive housing and programs ensuring persons returning from mental and physical health institutions receive appropriate supportive housing.

### **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The CNMI Census 2010 data tallies the population for 60 years and older. Of the total population 60 years and older, 16% are below the poverty level, and 19% of the population are disabled. The recent data for FY 2014 gathered from the Community Guidance Center of the Department of Public Health that during the year, 27 individuals were identified to have alcohol or other drug addiction. Of the total civilian non-institutionalized population, 5% of adults have a disability and 1% of children under the age of 18 are disabled. Of the total civilian non-institutionalized population who are 65 years and older, 1% have a disability. According to the Census, only 42% of disabled adults are employed while 83% of non-disabled adults are working. The # of persons living with HIV in the CNMI today is 10. Cumulatively, there have been 30 persons diagnosed with HIV in the CNMI since 1997. (Department of Public Health). The recent data for FY 2014 was gathered from the Guma Esperansa Domestic Violence Shelter. In FY 14, 55 women were victims of domestic violence. A total of 2 women were victims of sexual assault. The total # of senior citizens from age 60 and up increased by 18%. In the Section 8 programs, being Elderly is one of the preferences for those applying for housing assistance. The MCD of NMHC continues to offer grant assistance for the rehabilitation, new construction or acquisition of a home for elderly clients who meet the eligibility criteria. The Office of the Aging is a government operated entity which provides supportive services to the elderly. NMHC is allowed up to 132 vouchers for the MultiFamily Program. There are currently 118 occupied units in the MultiFamily Program. Of the 118 total units, there are 9 ADA units. In addition, one of the preferences are for the households with member with a disability. The NMPASI, and the Office of Vocational Rehabilitation, amongst others, provide a variety of supportive services for persons with disabilities. The CNMI does not operate supportive housing beds for homeless individuals and families with disabilities. However, through the ESG Program, rapid re-housing and homelessness prevention assistance is given to homeless and at-risk families, some of which have a disability. The CNMI does not operate homeless programs specifically targeting persons with alcohol or other drug addiction. These particular persons receive treatment and supportive services through the Community Guidance Center of the Department of Public health. A few of the supportive services include: substance abuse individual and group counseling and family

education/counseling regarding substance abuse. The CNMI does not receive HOPWA. It receives federal funds from the Ryan White HIV/AIDS Program (RWHAP) which is managed through the Department of Health. Data gathered from Guma Esperansa Domestic Violence Shelter, reflects a total of 185 women, with 282 children who were victims of domestic violence were served. A total of 8 women, with 2 children, who were victims of sexual assault were served (from years 2011-2014).

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The CNMI Department of Corrections (DOC) and the Department of Public Health through the Community Guidance Center and Mental Health Ward of the Commonwealth Healthcare Corporation are responsible for coordinating and identifying permanent housing according to their department's Discharge Policy.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

- Finance the acquisition, construction, or rehabilitation of structures for use as housing for special needs population and low-mod income populations
- Incorporate universal and energy efficiency design elements for affordable housing
- Continue to make decent, safe, sanitary, and housing affordable through the HOME deferred loans and grants for those families that fall within the extremely low-income category and have special needs
- Promote the availability and accessibility for housing for the special needs population
- Support other financing programs through federal grants, as well as, through private lending institutions that promote the affordability of housing in the CNMI

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**



## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

#### **IMPEDIMENT 1: Minimum Wage & Employment**

The CNMI's current minimum wage is \$6.05 per hour. The current minimum wage does not allow room for families build or acquire an affordable home. The high cost of utilities, food, fuel, and other commodities are preventing families from affordable housing. Many households that cannot afford to obtain a decent home choose to live in substandard homes that do not have the proper sanitary facilities and adequate number of rooms to accommodate their household size.

#### **IMPEDIMENT 2: Limited Funding for Housing Programs**

NMHC administers HOME loans, Housing Voucher, Multi-family programs, and Emergency Solutions Grant (ESG). Families that are applying for a home loan are faced with the following challenges: income (ability to repay the loan or debt service), credit worthiness, property issues, employment status, and household composition. There are about 600+ on the Section 8 waiting lists and 50+ on the HOME waiting list.

#### **IMPEDIMENT 3: Challenges faced by Persons with Disabilities**

NMHC in collaboration with the Northern Marianas Protection and Advocacy System, Inc. (NMPASI) and Council for on Developmental Disabilities (CDD) identified the challenges encountered by individuals with disabilities. People with disabilities are suggesting that the program be brought to them. The following challenges were noted by the their case manager at NMPASI: income criteria should be adjusted to reflect the current cost of living in the CNMI, timeframe to be given for people who are on the program, increased utility allowance to reflect the high cost of utilities in the CNMI, and provide home service to individuals with disabilities. The Council on Developmental Disabilities has identified the following barriers that persons with disabilities are faced with: Transportation to NMHC office, application documents are not accessible for visually impaired, need to provide elderly homes for those who are homeless, waiting list is too long, the need to enforce Fair Housing Act of 1998.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Note: The CNMI is not included in the American Community Survey and therefore must rely on Census data to obtain specific information, some of which cannot be found in the Census. NMHC inputted all data that can be attainable from all sources of information. NMHC indicated “unavailable for the CNMI” for information that is not traceable to any sources of information.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	472	0	2	0	-2
Arts, Entertainment, Accommodations	5,519	0	23	0	-23
Construction	1,786	0	7	0	-7
Education and Health Care Services	3,085	0	13	0	-13
Finance, Insurance, and Real Estate	1,064	0	4	0	-4
Information	496	0	2	0	-2
Manufacturing	689	0	3	0	-3
Other Services	2,553	0	10	0	-10
Professional, Scientific, Management Services	1,974	0	8	0	-8
Public Administration	2,414	0	10	0	-10
Retail Trade	2,645	0	11	0	-11
Transportation and Warehousing	1,067	0	4	0	-4
Wholesale Trade	700	0	3	0	-3
Total	24,464	0	--	--	--

Table 39 - Business Activity

**Data Source Comments:** U.S. Census 2010, CNMI

## Labor Force

Total Population in the Civilian Labor Force	27,968
Civilian Employed Population 16 years and over	24,826
Unemployment Rate	11.20
Unemployment Rate for Ages 16-24	28.90
Unemployment Rate for Ages 25-65	9.20

**Table 40 - Labor Force**

Data Source Comments: U.S. Census 2010, CNMI

Occupations by Sector	Number of People
Management, business and financial	3,355
Farming, fisheries and forestry occupations	313
Service	7,417
Sales and office	5,024
Construction, extraction, maintenance and repair	1,709
Production, transportation and material moving	2,072

**Table 41 – Occupations by Sector**

Data Source Comments: U.S. Census 2010, CNMI

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,994	91%
30-59 Minutes	1,999	9%
60 or More Minutes	69	0%
<b>Total</b>	<b>23,062</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source Comments: U.S. Census 2010, CNMI

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,660	879	3,315

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	9,290	1,292	3,146
Some college or Associate's degree	7,010	638	1,721
Bachelor's degree or higher	5,746	203	816

**Table 43 - Educational Attainment by Employment Status**

Data Source Comments: U.S. Census 2010, CNMI

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	109	315	552	1,129	554
9th to 12th grade, no diploma	1,010	815	1,023	1,178	171
High school graduate, GED, or alternative	1,672	2,377	4,007	5,309	370
Some college, no degree	0	0	0	0	0
Associate's degree	1,156	1,948	2,998	3,063	208
Bachelor's degree	168	1,241	1,908	2,085	149
Graduate or professional degree	17	229	335	524	114

**Table 44 - Educational Attainment by Age**

Data Source Comments: U.S. Census 2010, CNMI. Indicated a -0- in Some college, no degree. For the Associates Degree row, data for "some college, or Associates Degree" is inputted.

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	8,105
High school graduate (includes equivalency)	9,308
Some college or Associate's degree	10,661
Bachelor's degree	13,141
Graduate or professional degree	40,481

**Table 45 – Median Earnings in the Past 12 Months**

Data Source Comments: U.S. Census 2010, CNMI

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The major employment sectors within the jurisdiction is in the Service Industry and Sales and Office jobs.

**Describe the workforce and infrastructure needs of the business community:**

The CNMI is predominantly dependent on foreign workers in the private sector economy. The 2013 CNMI W-2 workforce data shows 54% of the 26,399 total workers are foreign workers. The growing CNMI economy is expected to need 10K+ workers with current constructions projects that are on-going or are close to breaking ground. Numerous skills sets are needed for the hospitality and service industry and ancillary sectors that supports these expanding industries. With the growing private sector economy, the CNMI has been planning and discussing with numerous developers and regulatory agencies to include its own government leadership of the need to review the current infrastructure of the CNMI and its relevance and/or expansion to be able to support its growing private sector industries. Power, water, sewer, roads, hospital, airport, schools, and many more all require dedicated attention to ensure that the CNMIs current economic expansion does not place additional stress on the current infrastructure and if so not capable then serious planning and funding are the key issues being currently addressed by the CNMIs Strategic Economic Development Council.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The most significant change that the CNMI is currently experiencing is the implementation of US PL 110-229 which implemented the US Immigration Laws in the CNMI. This particular law under a new 5 year extension from the US Secretary of Labor is expected to expire December 2019, prior and initial expiration of December 2014. US PL 110-229 calls for a gradual reduction of CW-1 visas issued for foreign workers to work in the CNMI with a foreign worker transition date of December 2019. The current FY 15 allocation of CW-1 visas to the CNMI is 13,999. The growing economy of the CNMI and the insufficient number of US workers within its jurisdiction is a concern to the CNMI and the need for more workers to support its growing economy requires attention at both the local and national levels of government. Another change of great significance is the growing military interest and buildup in the region. The CNMIs location, natural resources, current and future economic developments will all be affected one way or another. These two factors of great significance will have an impact on the CNMIs potential for more economic investments with subsequent effects and expectations of jobs creation and growth and opportunity to become self-reliant. As with NMHC specifically, since the inception of CDBG, NMHC received (2) Economic Development proposals, which represent less than 5% of the total proposals received. Businesses have sought other funding sources such as Small Business Administration loans and commercial loans from lending institutions. Job training programs from various entities such as the Workforce Investment Agency, Northern Marianas Trades Institute, and programs from the Northern Marianas College are also being offered. NMHC included an Economic Development Goal within the next five years, as the economy is expected to boost, with the new hotels and the gaming industry developing in the next few years.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The CNMI has a very high secondary education graduation rate of 96+%. Though the Micronesian jurisdiction have Tourism as its main economic driver, there are substantial differences in wage pays that most often than not except for Guam are unattractive to the workforce of the CNMI. The skills and education of the CNMI's workforce is primarily responsive to the needs of its regional employment opportunities in many entry level occupations while areas that require higher education and work experience is nominally present as opportunities such as those in engineering fields or the health related professions that require long term education and vast experience.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The CNMI is focused and determined to develop its workforce with the talent and skills necessary to compete and succeed in meaningful and sustainable jobs. Numerous workforce training initiatives are in place designed to respond to and support the CNMIs transforming workforce landscape. Sector training initiatives is the main focus of the CNMIs training development and design that will populate the primarily the private sector pipeline of its economy and other sectors that are considered demand driven. These training initiatives are delivered through numerous partners within the CNMIs workforce system such as NMC, NMTI, and PSS. Initiatives such as the Saipan Southern High School Nursing Assistants Program is administered at the high school level in partnership with the CNMI DOL WIA Program, PSS, and NMC. This program is intended to target the growing need of health care providers in the CNMI. Another training initiative is the trades training program administered through the Northern Marianas Trades Institute which focuses on NCCER certified classroom curricula and hands on trades related occupational trainings. These initiatives support the Consolidated Plan's goal of addressing anti-poverty in the CNMI. The Department of Labor is part of the Program Coordinating Committee for the newly implemented Family Self-Sufficiency Program. NMHC would be able to refer existing household members to avail of the DOL's workforce programs and will allow citizens of the general population to secure stable employment in healthcare, trades, or the service industries, most especially.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

In 2011, the CNMI held an Economic Restoration Summit (ERS), and although the ERS was geared towards the diversification of economic drivers in the CNMI as a whole, the distinct economic conditions of each respective islands were also considered when assessing the viability of a specific industry. The Economic Restoration Summit is comprised of a public session which solicited ideas, comments, and recommendations from the general public on the islands of Saipan, Tinian, and Rota. The public session was then followed up with a government session, which brought the recommendations of the public session to policy makers in an effort to solicit ideas, policies, and practices that could aid in the development of the identified industries. There were four specific industries identified and which the CNMI plans to develop, which would provide for realistic and sustainable growth. They are as follows: Agriculture, Aquaculture, Education, and Call/Data Centers. It was recommended that the CNMI provide two consecutive planning efforts to bring the agriculture industry to maturation. The elements include the commissioning of the Agricultural Economic Study (AES) on the agriculture industry in the CNMI followed by an Agriculture Infrastructure Development Plan (AIDP). These plans will aid the CNMI in understanding market needs and industry capacity. Funding opportunities are being pursued through the US Dept. of Commerce's Economic Development Administration, the US Dept. of Agriculture's Rural Development, and the Small Business Administration to aid in the development of this funding. The aquaculture industry is currently in its infancy stage in the CNMI, with a successful shrimp production facility. The CNMI's aquaculture industry must be diversified in order to realize the greatest yield the project industry has to offer. This is currently established with the NMC-Cooperative Research Extension and Education Services Abalone Project. As discussed in the summit, the CNMI should develop an Aquaculture Market Plan, which was drafted by the NMC CREES in 2011 for Years 2011-2015. Funding opportunities are being pursued through the US Dept. of Commerce's Economic Development Administration, the US Dept. of Agriculture's Rural Development, and the Small Business Administration.

**Discussion**



## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

There is no one area in the CNMI that can be identified as a concentrated area with multiple housing problems. Data analyzed indicate that all areas in the CNMI have a relatively equal share or distribution of housing problems, where one or more of a certain problem exists. But, relative to island population, 90 percent of the CNMI's households reside in Saipan. It is the most populated island in the CNMI. According to the U.S. Census Bureau, 35 percent of owner-occupied households and 65 percent of renter-occupied households live below the poverty level in the island of Saipan alone. Since there is a close correlation between population and housing problems where there is a densely populated residential area that there is the probability that housing problems are abundant. As such, it becomes clear in this analysis that the island of Saipan holds the highest concentration of housing problems within the CNMI.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

As previously discussed, racial segregation in the CNMI housing market is not evident, as rental housing is accessible to all ethnic groups. No particular area, district, or village in the CNMI had a high concentration of any one ethnic group to exclusion of another. Again, the CNMI has four distinct groups of housing consumer with different needs, resources and opportunities: 1) Migrant workers mostly from Asia, 2) U.S. Indigenous Chamorros and Carolinians, 3) U.S. Citizens not of CNMI descent, and 4) Immigrants from the Federated States of Micronesia. Among the four groups, the Migrant workers occupy the highest percent of all housing units, and comprise the highest share and numbers of persons living below poverty. Although discouraged by CNMI property alien laws from homeownership, U.S. citizens not of CNMI descent, representing less than 8 percent of all households, generally have sufficient incomes to locate adequate and affordable housing in the rental market. Few of these households are estimated to be living below the poverty level and in need of rental housing assistance on an annual basis. In contrast, most immigrant Micronesian households are not in position to afford adequate rental housing. While only comprising about 7 percent of all CNMI households, an estimated 57 percent of all Micronesian households are living below poverty, and are in need of rental assistance on an annual basis. In fact, the majority of the NMHC Section 8 clients are Micronesian households. Chamorros and Carolinians, as CNMI descendants, are eligible under CNMI law to own land fee simple, and are further encouraged into homeownership through the Homestead program. Almost half of these estimated 4,500 to 5,000 households are very low, low-income households. Approximately 27 to 30 percent of all CNMI descendant households are living below poverty. Chamorro and Carolinian renter households living below poverty will continue to need rental assistance on annual basis. It is estimated that 1,800 to 2,300 Chamorro and Carolinian renter households are eligible for

homeownership. This is a conservative estimate, given the number of homestead applicants now estimated at over 4,000. The homeownership rate for indigenous ethnic groups will continue to increase in the next five years. Most, if not all, of these new homeowners and about 1,500 or about 50 percent of existing Chamorro and Carolinian owner-occupants will need housing loan assistance either for new housing construction or housing rehabilitation. On annual basis, it is estimated that about 50 percent of low-income new homeowners will need mortgage lending assistance

### **What are the characteristics of the market in these areas/neighborhoods?**

The characteristics of the market are reflected through a combination of housing problems such as the lack of plumbing, kitchen facilities, crowding, and cost burden issues. In the CNMI, these housing problems are most likely widespread across the largest Homestead Villages. For instance, the Kagman homestead village, when combining Kagmans I, II, III, and IV the largest homestead residential area and population in the CNMI, which is estimated at 4,194. The village of Dandan on Saipan's southern end is the second largest and most populated homestead village at 3,280, and then followed by Koblerville, with a population of 2,493 and placing third among the most densely populated residential areas in the CNMI.

### **Are there any community assets in these areas/neighborhoods?**

From 2010-2014, NMHC allocated about \$35k into the rehabilitation of the Kagman Fire Station and is allocating PY 2015 CDBG funding in the amount of \$150K into the Kagman Community Park Project. Prior to 2010, NMHC allocated CDBG funds in the amount of \$120K to construct the Kagman Community Center. From 2009, since the inception of the NSP Program, NMHC rehabilitated 14 homes in the Kagman area to resell to HOME-eligible clients.

### **Are there other strategic opportunities in any of these areas?**

With the growing population in Kagman and its distance from many amenities, through the years, it has become a developing village. According to the US Census 2010, the total population of Kagman is 4,194 of which 3,523 or 84% are low-mod income. In the village, there is a hotel and golf resort, elementary, junior high, and high schools, a fire station, community center, several grocery stores, churches, an eye clinic, and a medical clinic. Developers identified an opportunity back in 2013 which resulted in Isa Villas, through the LIHTC program, is a 35 single-detached units, low-income housing development, which will

be constructed and placed in service by December 2016. Total tax credits allocated to the project is approximately \$20M.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The CNMI continues to identify projects that will greatly contribute to the welfare of individuals and families in the community with a focus on low-and moderate-income persons.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 46 - Geographic Priority Areas

1	<b>Area Name:</b>	Rota
	<b>Area Type:</b>	U.S. Territory
	<b>Other Target Area Description:</b>	U.S. Territory
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Saipan
	<b>Area Type:</b>	U.S. Territory
	<b>Other Target Area Description:</b>	U.S. Territory
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	

	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>3</b>	<b>Area Name:</b>	Tinian
	<b>Area Type:</b>	U.S. Territory
	<b>Other Target Area Description:</b>	U.S. Territory
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The CNMI does not allocate investments based solely on geographical location. The greatest, beneficial impact is considered when evaluating project proposals. Since the CNMI's population is smaller than most island territories, projects will impact the CNMI community entirely. Although projects are situated in specific villages, residents from other areas of the island will utilize the project as well. Due to the islands' land mass (Saipan, Tinian, and Rota) and population, each municipality's residents are in close proximity to recreational facilities, public services, and public facilities, in general. Based on the Census 2010 low-mod data by the American Community Survey, Saipan's population is 47,066 of which 39,789 or 84.5% are low-mod income. Tinian's population is 2,444 of which 2,076 or 84.9% are low-mod income. Rota's population is 2,802 of which 2,367 or 84% are low-mod income. It is understood that the low-mod percentage of the project beneficiaries should be more than 51%. A needs' assessment is

also conducted during the project evaluation process. Activities are targeted for geographic service areas where the need is greatest and where the greatest impact will be.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 47 – Priority Needs Summary

1	<b>Priority Need Name</b>	Non-Housing Community Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Individuals Mentally Ill Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	U.S. Territory U.S. Territory U.S. Territory
	<b>Associated Goals</b>	Public Facilities and Improvements Public Services Economic Development
	<b>Description</b>	Non-housing community development consists of activities that encompass the acquisition, rehabilitation, or construction of structures for use as public facilities, improvements to the public infrastructure and projects that will promote energy efficiency and economic development.
	<b>Basis for Relative Priority</b>	The CNMI continues to identify the need for non-housing community development such as economic-development projects that will provide economic opportunities to low-mod income individuals, improvements to village recreational facilities or the creation of such facilities in low-and moderate-income neighborhoods, improvements or new construction to safety facilities such as fire stations, promotion of energy efficiency in public facilities due to the significant utilities' cost in the CNMI, and improvements to the island's infrastructure, such as the repair of roads and drainage systems.
	2	<b>Priority Need Name</b>



<b>Priority Level</b>	High
<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
<b>Geographic Areas Affected</b>	U.S. Territory U.S. Territory U.S. Territory
<b>Associated Goals</b>	Special Needs and low to moderate income housing Promote Fair Housing Public Services Conduct a Point In Time Survey
<b>Description</b>	First, a priority need of the CNMI is to continue the administration of the ESG program which provides financial and housing relocation and stabilization assistance to literally homeless and at risk of homelessness individuals. In addition, the CNMI plans to conduct a point in time survey of the homeless population (including those with special needs) in order to apply for the Continuum of Care Program to effectively address the homeless need in the CNMI. This priority need addresses a variety of activities that will contribute to the prevention of homelessness in the CNMI. Although the literally homeless population is quite small compared to the island of Guam, the problem still exists, and it is NMHC’s goal to ultimately end this problem before it becomes difficult to control. The CNMI will focus on activities that serve special needs populations that include supporting the operations of facilities providing services, supporting the work of organizations that sustain living environments and enhance the quality of life for special needs populations, and support the work or organizations that aim to reduce and end homelessness.

	<b>Basis for Relative Priority</b>	Because the CNMI does not have PIT count, the need is based on the collection of data gathered internally at NMHC in the homeless programs we've administered, including the Section 8 HCV and MultiFamily Programs for those in need of housing assistance. There was a significant count of households who were made eligible for the HPRP Program in 2009. A total of 1,500 were qualified as literally homeless or were at risk of homelessness; however, due to limited funding, only a total of (197) families were assisted for a period of (6) months. In addition, there are about 284+ households on the Section 8 HCV waiting list and 351+ on the Multi-Family waiting list who are in need of housing assistance.
<b>3</b>	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	U.S. Territory U.S. Territory U.S. Territory
	<b>Associated Goals</b>	Special Needs and low to moderate income housing Increase homeowner education and counseling Promote Fair Housing Sustain affordable housing stock Family Self Sufficiency Program

<p><b>Description</b></p>	<p>It is one of NMHC’s goals to provide loans through the HOME Program to low-income families and those individuals with special needs for the construction (or acquisition) of housing units which would give them the opportunity of homeownership. With this, NMHC will continue to refine its homeowner education and counseling for first-time homebuyers. NMHC also aims to rehabilitate housing units on an annual basis for low-income households, including those with special needs, to bring their homes up to safe, sanitary, and decent living standards, also rehabilitating the home to meet ADA standards. The goal is to rehabilitate up to 5 homes in the next year, and construct or enable eligible households up to 5 homes in the next year. Through the ESG program, the CNMI will continue to assist at least 6 households annually with financial assistance, and through the Section 8 Programs, continue to assist at least 415 families.</p>
<p><b>Basis for Relative Priority</b></p>	<p>There are 635+ households on the Section 8 HCV and Multi-Family waiting list and 50+ on the HOME Program waiting list. The CNMI does not have an accurate count of the homeless population but based on the data gathered in 2009 through the HPRP Program, about 1,500 households were either literally homeless or at risk of becoming homeless. A majority of these households include members who are elderly, members who are victims of domestic violence, veterans, and those who are homeless and in need of housing assistance.</p>

**Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The TBRA program may be valuable for families in the CNMI and may be considered in the future as an option over families that are currently on the waitlist under the Housing Choice Voucher Program (HCVP). There are about 280+ households on the HCVP Waiting List.
TBRA for Non-Homeless Special Needs	TBRA is important for non-homeless special needs populations. It is estimated that over 40 percent of persons in the labor force with a disability are unemployed and are below the poverty level in the CNMI. This is an indication that there could be a high demand for TBRA to house the special needs population.
New Unit Production	<ul style="list-style-type: none"> <li>• The CNMI continues to administer the LIHTC program to build affordable rental housing for low-income persons.</li> <li>• There are about 280+ families are on the waitlist under the Housing Choice Voucher Program /Section 8, and 350+ families are on the waiting list in the Multifamily Program</li> </ul>
Rehabilitation	<ul style="list-style-type: none"> <li>• An estimated 60 percent of owner-occupied and 46 percent of renter-occupied households are incurring housing costs that are more than 30 percent of their income.</li> <li>• An estimated half of the vacant units in the CNMI that are up for sale have been identified as suitable for rehabilitation.</li> <li>• An estimated 1,700 of the extremely-low to moderate-income households lack kitchen or plumbing facilities.</li> </ul>
Acquisition, including preservation	Approximately 75 percent of vacant homes for sale are priced at \$80,000 and below. HUD’s HOME Area Median Purchase Price for the CNMI for new and existing units is \$60,000.

**Table 48 – Influence of Market Conditions**



**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	922,384	0	0	922,384	0	The CDBG annual allocation amount is based on the most recent allocation, as it is

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOM E	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	293,829	227,928	0	521,757	0	HOME funds will be used as in the previous years for acquisition, homebuyer assistance

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	70,754	0	0	70,754	0	At least 60% of ESG funding will be allocated to rapid re-housing activities, while the remainder will be used for other transitional housing activities.

Table 49 - Anticipated Resources



**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

There is no matching requirement for the HUD-funded programs above for the CNMI.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Specifically referring to the community development needs that will be addressed through the CDBG program, NMHC has only funded projects on publicly owned land or property, since more than 90% of CDBG projects, since the inception of the grant, has been public facilities. In all cases, before the submission of CDBG proposals, NMHC requests for a land designation from the Department of Public Lands to the proponent of the project. It is most likely that HUD-funded projects are located in the Village Homestead areas (HOME, NSP) and in the Public Facilities and Other areas (CDBG). As with other housing needs, section-8 assisted units are owned by private landlords, LIHTC projects' properties are owned by private companies, and HOME-assisted units are owned by private owners. Based on a 2000 Department of Public Lands report, 58% of land in the CNMI is publicly-owned. The military does not have permanently stationed military personnel on any islands of the CNMI. The leased lands of Saipan, Tinian, and Farallon de Mendenilla are for training purposes only.

**Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Northern Marianas Protection and Advocacy Systems	Non-profit organizations	Non-homeless special needs	State
Department of Community and Cultural Affairs- Guma Esperansa and Division of Youth Shelters	Government	Homelessness Non-homeless special needs	State
Office of the Governor- Council on Developmental Disabilities	Government	Non-homeless special needs	State
Northern Marianas Housing Corporation	Government	Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	State
Karidat Social Services	Community/Faith-based organization	Homelessness Rental	State

**Table 50 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

STRENGTHS: Although there is a shortage of state agencies that are necessary to address most of the priority needs of the Con Plan (e.g. other state agency to provide housing assistance, transitional housing programs for special needs population and those who were formerly incarcerated, homeless programs etc.), those organizations that currently exist in the CNMI work diligently towards one common goal: to provide affordable housing, supportive services, and community development assistance to benefit low-moderate income families. All data that can be gathered to support the priority needs listed in the Con Plan is gathered internally from various state agencies. And with relation to the completion of an Analysis of Impediments report, the CNMI has sought for state side

vendors to assist in identifying the impediments to affordable housing. The central procurement process allows state agencies to seek vendors outside of the CNMI.

GAPS: Unfortunately, the CNMI lacks pertinent information necessary to input statistics into the Consolidated Plan and into the Analysis of Impediments. Aside from NMHC, there is only one other agency that provides housing assistance to homeless households. NMHC must also rely on stateside vendors to complete the Analysis of Impediments. Therefore, the institutional delivery system is considered weak since there is not much interaction or coordination between agencies due to the lack agencies on island that will be able to supply quantitative data that will support most priority needs outlined in the Con Plan. Although there is a handful of non-profit and public sector social service providers, there is a lack in organizational capacity and funding to operate a CoC in the CNMI. Therefore, the interaction and coordination between agencies are very limited to address priority needs. The lead agency will enhance the coordination and interaction every year with existing agencies by getting involved in trainings, inter-agency meetings, and committees, so that we can avail of opportunities that will improve the institutional delivery system.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		

Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
<b>Other</b>			
	X		

**Table 51 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Unlike its neighboring island of Guam, the CNMI lacks a number of agencies that specifically focuses its services for homeless persons. Although there are a number of services (see categories above) provided in the CNMI, only a few are targeted to the homeless population. There are currently no homeless shelters in the CNMI, and as of date, a Continuum of Care program does not exist in the CNMI. This is due to the lack of organizational capacity in order to carry out the program successfully. For the first time, the Northern Marianas Housing Corporation offered financial assistance specifically to literally homeless and those who are at risk of homelessness in 2009 through the Homelessness Prevention and Rapid Re-Housing Program made possible through the ARRA Grants. Through the program, although a total of 1,500 households out of a total of 2,000 households who applied for the program were made eligible; however, due to limited funding, only 197 households were assisted for a period of six months. Financial assistance was given through rental payments and utility deposits only. In 2011, NMHC transitioned from allocating operational funding to the Guma Esperansa Shelter and the Division of Youth Shelter to allocating Emergency Solutions Grant Funds to Karidat Social Services for rapid rehousing and homeless prevention assistance. As of date, there are a total of 22 households assisted with ESG funds. Assistance includes rental payments, utility deposits, and utility payments for a period of 10 months. The Karidat Social Services, a Subgrantee of ESG funds, also offers financial assistance through their Emergency Food and Shelter Program, in which the eligible household is given a one-month hotel voucher and food voucher. The program targets homeless families with children and homeless individuals. The Guma Esperansa Shelter offers shelter, food, and counseling services for victims of domestic violence, sexual assault, and human trafficking including their children who have become literally homeless. In the past five years, Guma Esperansa has assisted a total of 762 homeless households due to victimization.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

STRENGTHS: Although there is a shortage of state agencies that are necessary to address most of the priority needs of the Con Plan (e.g. other state agency to provide housing assistance, transitional housing programs for special needs population and those who were formerly incarcerated, homeless programs etc.), those organizations that currently exist in the CNMI work diligently towards one common goal: to provide affordable housing, supportive services, and community development assistance to benefit low-moderate income families. All data that can be gathered to support the priority needs listed in the Con Plan is gathered internally from various state agencies. And with relation to the completion of an Analysis of Impediments report, the CNMI has sought for state side vendors to assist in identifying the impediments to affordable housing. The central procurement process allows state agencies to seek vendors outside of the CNMI.

GAPS: Unfortunately, the CNMI lacks pertinent information necessary to input statistics into the Consolidated Plan and into the Analysis of Impediments. Aside from NMHC, there is only one other agency that provides housing assistance to homeless households. NMHC must also rely on stateside vendors to complete the Analysis of Impediments. Therefore, the institutional delivery system is considered weak since there is not much interaction or coordination between agencies due to the lack agencies on island that will be able to supply quantitative data that will support most priority needs outlined in the Con Plan. Although there is a handful of non-profit and public sector social service providers, there is a lack in organizational capacity and funding to operate a CoC in the CNMI. Therefore, the interaction and coordination between agencies are very limited to address priority needs. The lead agency will enhance the coordination and interaction every year with existing agencies by getting involved in trainings, inter-agency meetings, and committees, so that we can avail of opportunities that will improve the institutional delivery system.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Special Needs and low to moderate income housing	2015	2019	Affordable Housing Non-Homeless Special Needs	Saipan Tinian Rota	Homelessness Affordable Housing	HOME: \$293,829 ESG: \$70,754	Homeowner Housing Added: 10 Household Housing Unit  Homeowner Housing Rehabilitated: 10 Household Housing Unit  Direct Financial Assistance to Homebuyers: 5 Households Assisted  Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted
2	Increase homeowner education and counseling	2015	2019	Affordable Housing	Saipan Tinian Rota	Affordable Housing	HOME: \$293,829	Other: 20 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Promote Fair Housing	2015	2019	Affordable Housing	Saipan Tinian Rota	Homelessness Affordable Housing	CDBG: \$184,477 HOME: \$44,074	Other: 5 Other
4	Sustain affordable housing stock	2015	2019	Affordable Housing	Saipan Tinian Rota	Affordable Housing	HOME: \$309,294	Homeowner Housing Rehabilitated: 10 Household Housing Unit
5	Public Facilities and Improvements	2015	2019	Non-Housing Community Development	Saipan Tinian Rota	Non-Housing Community Development	CDBG: \$922,384	Other: 20 Other
6	Public Services	2015	2019	Non-Housing Community Development	Saipan Tinian Rota	Non-Housing Community Development Homelessness	CDBG: \$922,384	Other: 2 Other
7	Conduct a Point In Time Survey	2017	2018	Homeless	Saipan Tinian Rota	Homelessness	CDBG: \$60,000	Other: 1 Other
8	Family Self Sufficiency Program	2015	2019	Self-Sufficiency	Saipan	Affordable Housing		Other: 25 Other
9	Economic Development	2015	2019	Economic Development	Saipan Tinian Rota	Non-Housing Community Development	CDBG: \$922,384	Other: 2 Other

Table 52 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Special Needs and low to moderate income housing
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>• Finance the acquisition, construction, or rehabilitation of structures for use as housing for special needs population and low-mod income populations</li> <li>• Incorporate universal and energy efficiency design elements for affordable housing</li> <li>• Continue to make decent, safe, sanitary, and housing affordable through the HOME deferred loans and grants for those families that fall within the extremely low-income category</li> <li>• Promote the availability and accessibility for housing for the special needs population</li> <li>• Support other financing programs through federal grants, as well as, through private lending institutions that promote the affordability of housing in the CNMI</li> </ul> <p>The figures below in the "Goal Outcome Indicator" represents the number households for the next five years. With this said, NMHC plans to construct up to (2) new homes per year, provide loans to (1) households for acquisition, rehabilitate (2) new homes per year, with HOME funds and assist (6) households with rapid re-housing assistance per year.</p>
2	<b>Goal Name</b>	Increase homeowner education and counseling
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>• Continue to refine and support any program that enhances homeowner education and counseling for first-time homeowners.</li> </ul> <p>The number below represents the number of households expected to receive homeowner education and counseling that will avail of the HOME Program. 10 households for the next five years for first time homeowners and 10 households for the next five years for homeowners who wish to repair their homes. This amounts to 2 households per year for each type of assistance.</p>



<b>3</b>	<b>Goal Name</b>	Promote Fair Housing
	<b>Goal Description</b>	<p>To continuously address barriers to Fair Housing and complete the Analysis of Impediments at the end of Year 1 of the ConPlan.</p> <p>To hold (1) fair housing workshop for tenants, landlords, HOME clients, and the general population per year. The figure below represents the number for the next five years (5 workshops for the next five years). Funds will be used from CPD admin funds. NMHC inputted the total admin funds for each program, as the cost to conduct a workshop is undetermined.</p>
<b>4</b>	<b>Goal Name</b>	Sustain affordable housing stock
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>• Support any HUD financing program that sustains the stock of affordable housing in the CNMI.</li> <li>• Assist very low and low income homebuyers to sustain the physical and economic life to their homes, to meet current building code standards, and/or to modify to meet ADA standard</li> </ul> <p>The figure in the goal outcome indicator represents the target number of homes to be rehabilitated in the next five years- 10 homes (2 homes per year)</p>
<b>5</b>	<b>Goal Name</b>	Public Facilities and Improvements
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>• To acquire, construct, or rehabilitate facilities for low-moderate income communities and special needs populations</li> <li>• Sports and Recreational Facilities</li> <li>• Community Centers</li> <li>• Facilities that improve services to the general public</li> <li>• Infrastructure improvements such as road repairs, rehabilitation or installation of street lighting, rehabilitation or construction of water and erosion management projects, rehabilitation or construction of water reservoirs</li> </ul> <p>The CNMI plans to fund up to (4) projects a year (20 projects within five years) that meet at least one of the goals above.</p>

6	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>• To provide funding for an eligible activity under Public Services</li> <li>• Health Care</li> <li>• Recreational Programs</li> <li>• Educational Programs</li> <li>• Public Safety Services</li> <li>• Services for Senior Citizens</li> <li>• Services for Homeless Persons</li> <li>• Homebuyer Downpayment Assistance</li> </ul> <p>The figure below represents the number of public services projects to be funded within the next five years.</p>
7	<b>Goal Name</b>	Conduct a Point In Time Survey
	<b>Goal Description</b>	<p>To conduct a point in time survey to gather more accurate homeless count data in the CNMI in order to provide sufficient justification, as the CNMI applies for a Continuum of Care Grant.</p> <p>The figure in the "other" category below represents that NMHC will conduct (1) point in time survey by Year 3 of the ConPlan. As with the allocation, the CNMI plans to allocate at least \$60,000 from CDBG administrative costs.</p>
8	<b>Goal Name</b>	Family Self Sufficiency Program
	<b>Goal Description</b>	<p>To enroll at least (25) families within the next five years into the FSS Program so that they are able to gain self-sufficiency and attain affordable housing without depending on federal assistance. There is no funding allocation for this particular goal, as it is non-applicable. The FSS Program is part of the Section 8 Program of NMHC.</p> <p>The figure below represents the # of families to be enrolled within the next five years. 25 families within five years= 5 families per year</p>

<b>9</b>	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	To allocate CDBG funding to up to (2) Economic Development projects within five years. The figure in the "other" category represents the number of ED projects to be funded within five years.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The CNMI continues to provide affordable housing through its Public Housing and Section 8 programs to roughly 400 families. Additionally, the island intends to provide affordable housing through the injection of completed 60 LIHTC affordable housing units for elderly persons by the end of this year. The island also has in its inventory a total of 60 low-income housing units funded through the LIHTC program that are currently placed in service. The island also anticipates providing ESG housing assistance to approximately 6 families per year (30 families for the next 5 years) and providing homeowner rehabilitation to up to 5 families per year (25 families for the next five years) and build or provide loan assistance for acquisition or new construction for 5 families per year (25 families for the next five years) to sustain the stock of housing owned by low-and moderate-income families.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

As a recipient of HUD funding, NMHC is in compliance with Section 504, the Fair Housing Act, and the American with Disabilities Act. NMHC ensures that individuals with disabilities are afforded reasonable accommodations and requires compliance with these regulations for all New Construction Projects so as to continue assisting individuals and families. NMHC has met and continues to maintain the minimal number of accessible units required under Section 504; currently, there is no need to increase the number of accessible units, but NMHC will assess its need for additional accessible units based on the needs of the community and funding availability.

### **Activities to Increase Resident Involvements**

Currently, there are no resident associations or a Resident Advisory Board (RAB) under NMHC's Section 8 Housing Assistance Payment Program – New Construction. Despite this, NMHC staff under the Asset Management Division and Field Offices continue to conduct outreach efforts to residents/tenants so as to inquire about, encourage, and promote resident/tenant participation. NMHC is looking at options to assess, expand, and improve its current outreach efforts, such as working with community associations (i.e. Palau community association, Chuukese association), use of performance surveys, and maintaining suggestion/comment boxes for all NMHC offices, so as to promote resident/tenant participation. NMHC is soon to offer another opportunity for participants to work towards homeownership with the soon to be implemented Family Self-Sufficiency (FSS) Program, which assists participants achieve goals that promote self-sufficiency, improved economic status, and reduction of dependency on subsidized rental assistance. Opportunities provided through the FSS Program, in collaboration with other state and private partners, include education, job training and/or placement, counseling, and other social services designed to enhance a participant's employability, as well as establish an escrow account that may be utilized towards homeownership. In addition, NMHC also has a Mortgage Credit Division that can provide financing/loan assistance to first-time homebuyers, as well as provide homebuyer education, financial literacy training, referrals to professional services, counseling sessions, and other pertinent information to assist first-time homebuyers in the CNMI become successful homeowners.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

N/A

**Plan to remove the 'troubled' designation**

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

#### **IMPEDIMENT 1: Minimum Wage & Employment**

The CNMI's current minimum wage is \$6.05 per hour. The current minimum wage does not allow room for families build or acquire an affordable home. The high cost of utilities, food, fuel, and other commodities are preventing families from affordable housing. Many households that cannot afford to obtain a decent home choose to live in substandard homes that do not have the proper sanitary facilities and adequate number of rooms to accommodate their household size.

#### **IMPEDIMENT 2: Limited Funding for Housing Programs**

NMHC administers HOME loans, Housing Voucher, Multi-family programs, and Emergency Solutions Grant (ESG). Families that are applying for a home loan are faced with the following challenges: income (ability to repay the loan or debt service), credit worthiness, property issues, employment status, and household composition. There are about 600+ on the Section 8 waiting lists and 50+ on the HOME waiting list.

#### **IMPEDIMENT 3: Challenges faced by Persons with Disabilities**

NMHC in collaboration with the Northern Marianas Protection and Advocacy System, Inc. (NMPASI) and Council for on Developmental Disabilities (CDD) identified the challenges encountered by individuals with disabilities. People with disabilities are suggesting that the program be brought to them. The following challenges were noted by the their case manager at NMPASI: income criteria should be adjusted to reflect the current cost of living in the CNMI, timeframe to be given for people who are on the program, increased utility allowance to reflect the high cost of utilities in the CNMI, and provide home service to individuals with disabilities. The Council on Developmental Disabilities has identified the following barriers that persons with disabilities are faced with: Transportation to NMHC office, application documents are not accessible for visually impaired, need to provide elderly homes for those who are homeless, waiting list is too long, the need to enforce Fair Housing Act of 1998.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

#### **IMPEDIMENT 1: Obtaining a decent home; Minimum Wage & Employment**

**Action Plan:** NMHC has no control over the minimum wage. Despite the low minimum wage, NMHC will continue assisting clients based on their eligibility to avail of the programs.

#### **IMPEDIMENT 2:** Limited Funding for Housing

**Action Plan:** The NMHC is committed in ensuring that the needs of the low, very low, and extremely low income household are being addressed. NMHC has implemented the Family Self Sufficiency (FSS) program to work with various organizations in the community to assist clients in obtaining sustainable housing and employment. With the implementation of the FSS program, NMHC is hoping that the number of households on the waiting will be reduced. The Mortgage and Credit Division (MCD) is committed in providing affordable loans to clients who are first time homeowners, clients who are physically challenged, and assisting clients with rehabilitation of their homes. The Emergency Solutions Grant (ESG) program will continue to serve people who are literally homeless and are at risk of being homeless. Due to limited funding from the grantor agency we are able to assist a small number of families. Despite the limited funding, NMHC and Karidat will continue to address and find solutions for the families who are literally homeless and are at risk. NMHC in collaboration with Karidat social services will monitor and conduct quarterly evaluation to clients who have joined the program and assist the clients in continued housing stability after the program.

#### **IMPEDIMENT 3:** Challenges faced by Persons with Disabilities

**Action Plan:** NMHC will continue assisting persons with disability in a manner that will be consistent with NMHC and HUD policies and procedures. Persons with disability are required to inform their case worker of their conditions in order for NMHC to conduct home visitation for those who have no transportation or bed-ridden. NMHC will explore avenues in providing application for persons that are visually impaired. NMHC has been vigilant in explaining to clients the program requirements and procedures. NMHC is currently working on reducing the waiting list for the Section 8 programs. Clients are required to update their status with the housing specialist from time to time to ensure that accommodations to persons with disabilities are accommodated in a timely and efficient manner. NMHC is committed to ensuring that persons with disabilities are accommodated. NMHC has been enforcing the Fair Housing Act of 1998 since its inception. If for any reason a client feels that the Fair Housing Act of 1998 is not enforced we recommend that they report the matter to their respective NMHC Office or send their complaints to the Corporate Director.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The CNMI currently does not have a Continuum of Care Program in place nor has it conducted point in time survey due to the lack of funding and organizational capacity. The Northern Marianas Housing Corporation and Karidat Social Services are the only two agencies on island that administer programs which provide temporary housing assistance to homeless persons. The Salvation Army Chapter of the CNMI provides a soup kitchen for families who are in need of food and do not operate on a daily basis. The NMHC, through the HPRP Program, made possible through the ARRA Grant, from 2009-2012, provided temporary housing assistance for a period of 6 months. Each household needs were assessed by the Subgrantee case workers. The Subgrantee, at that time, was the Northern Marians Protection and Advocacy Systems, Inc. NMHC currently administers the Emergency Solutions Grant Program which provides 10 months rental/utilities' assistance to literally homeless and at risk of homelessness households. Through the ESG Program, NMHC is able to assist an average of 6 households on an annual basis. The ESG is subgranted to Karidat Social Services, who also perform assessment on individual households' needs before admission into the program. Karidat Social Service also provides 1 month hotel and food vouchers to homeless or at risk of homelessness households made possible through a grant through the Department of Health and Human Services.

### **Addressing the emergency and transitional housing needs of homeless persons**

The CNMI does not have transitional housing. Temporary housing is provided through the Emergency Solutions Grant Program, funded through HUD and administered at NMHC and through the Emergency Food (and Shelter) Program, administered by Karidat Social Services and funded through the United Way. The Section 8 and Multifamily Programs also address the needs of persons who may be homeless. The only (2) emergency shelters on island are the Guma Esperansa Shelter which serves victims (women and children) who find themselves homeless due to domestic violence and the Division of Youth Shelter which serves youth and children who are victims of child abuse, neglect, and runaway youth.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**



1. Continue to allocate ESG funding to support the non-profit organization(s) who will be conducting case management for literally homeless and at risk of homelessness households—To assist at least (6) households each year (rapid re-housing and homelessness prevention assistance).
2. Support the work of non-profit organizations and the public sector providing assistance to very low and low-income individuals, and special needs populations.
3. As the statistics have been gathered for the number of people living with AIDS in the CNMI, and although the number is rather small, the NMHC will identify funding to support this special needs population (particularly for housing assistance)
4. Continue to support the revitalization of programs implemented by the Transitional Living Center who offer services to those who are likely to become homeless after being discharged from a publicly funded institution (prison, mental institution, etc.) and the Independent Living Center who offer life skill training to a special needs population
5. Continue to support the two existing shelters (whether through CDBG or ESG) in the CNMI—the Guma Esperansa Shelter (serve domestic violence victims who are considered homeless), and the Division of Youth Shelter Services Shelter (serve youth who are victims of child abuse and neglect/runaway youth).
6. Within the next five years, conduct a point in time survey to gather more accurate information on homeless households in the CNMI1 , and once the data is gathered, apply for a Continuum of Care Program grant in order to meet the homeless needs in the CNMI (Target date: Year 3 of the Consolidated Plan).
7. Acquire, construct, rehabilitate or convert structures for use as housing for special needs and homeless populations.
8. Acquire, construct, rehabilitate or convert structures used as public facility to provide services for special needs and homeless populations (i.e. soup kitchens, outreach facilities, etc.)

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

1. Continue to allocate ESG funding to support the non-profit organization(s) who will be conducting case management for literally homeless and at risk of homelessness households—To assist at least (6) households each year (rapid re-housing and homelessness prevention assistance).

2. Support the work of non-profit organizations and the public sector providing assistance to very low and low-income individuals, and special needs populations.
3. As the statistics have been gathered for the number of people living with AIDS in the CNMI, and although the number is rather small, the NMHC will identify funding to support this special needs population (particularly for housing assistance)
4. Continue to support the revitalization of programs implemented by the Transitional Living Center who offer services to those who are likely to become homeless after being discharged from a publicly funded institution (prison, mental institution, etc.) and the Independent Living Center who offer life skill training to a special needs population
5. Continue to support the two existing shelters (whether through CDBG or ESG) in the CNMI-the Guma Esperansa Shelter (serve domestic violence victims who are considered homeless), and the Division of Youth Shelter Services Shelter (serve youth who are victims of child abuse and neglect/runaway youth).
6. Within the next five years, conduct a point in time survey to gather more accurate information on homeless households in the CNMI1 , and once the data is gathered, apply for a Continuum of Care Program grant in order to meet the homeless needs in the CNMI (Target date: Year 3 of the Consolidated Plan).
7. Acquire, construct, rehabilitate or convert structures for use as housing for special needs and homeless populations.
8. Acquire, construct, rehabilitate or convert structures used as public facility to provide services for special needs and homeless populations (i.e. soup kitchens, outreach facilities, etc.)

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The CNMI ensures compliance with Federal and Local statues concerning lead based paint. CNMI's contractors are required to comply with 40 CFR Part 745. The federal law requires contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities and schools built before 1978 to be certified and to follow specific work practices to prevent lead contamination. The CNMI addresses the dangers of lead-based paint in existing and future housing by facilitating the availability of information to homeowners and homebuyers of all income levels. The CNMI ensures that procedures are implemented to provide information to families and individuals on the dangers of lead-based paint before they commence the search for rental housing. New HCVP tenants attend an initial briefing as part of their entrance into the program. Participants are instructed on the hazards of lead-based paint and provided HUD-approved materials on the subject. HCVP building inspectors conduct lead-based paint inspections to ensure safety compliance prior to permitting occupancy for any individual or family participating in the program. In the case where there is possible lead contamination (for a facility funded by CDBG), NMHC covers the cost for a certified lead inspector to assess the facility and perform the necessary mitigation measures to enable the use of the facility.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The CNMI estimates about 1,189 families (495 families in owner-occupied units; 694 families in renter-occupied units) that may have lead-based paint hazards. This number is based on the occupied units constructed before 1980. There may be a possibility that more than one family are in the occupied units. For the purpose of this Plan, NMHC will assume one family per unit. Whether the households have children under 18 years old cannot be determined, as the US Census 2010 for the CNMI does not provide such data.

### **How are the actions listed above integrated into housing policies and procedures?**

LBP hazards are integrated into the HOME Policies and Procedures. Notification pamphlets, notifications about lead hazard reduction activity, and Lead Hazard Reduction are provided to HOME clients. LBP hazards are also integrated into the Section 8 and ESG Policies and Procedures. The CNMI ensures that participants in the Housing Choice Voucher program and the Emergency Solutions Grant Program are educated on the hazards of lead-based paint in rental housing, as part of the intake process. They are provided with brochures and will have to acknowledge the receipt of the "Watch Out for Lead Based Paint Poisoning" material. They are also advised of the hazards of lead-based paint

during orientations when new vouchers are issued. Also, at initial inspection of the rental housing unit (in both programs), a certified NMHC inspector must complete HUD Form 52580, an Inspection Checklist, to ensure that there is no potential lead hazard. If a hazard is identified, the problem must be mitigated by the landlord. To date, lead-based hazards have been identified in any HUD-assisted unit. As with the ESG Program, the Subgrantee fills in a Lead Based Screening Worksheet and at inspection of the unit, ensures that there are no lead-based paint hazards based on the Habitability Standards Checklist.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

According to the 2010 U. S. Census, in the CNMI, there were a total of 4,760 who were living below the poverty level. There are various government and private sector entities who offer a wide array of services to meet the basic needs of families living below poverty level. In the next five years, the CNMI will continue to collaborate with the Dept. of Labor- Workforce Investment Agency Program, the Community Development Institute at the Northern Marianas College, and the Northern Marianas Trades Institute to offer education and employment training for families, and also with the Independent Living Center who offer life skills training. Most importantly, to attain the goal of eliminating or reducing poverty in the CNMI, a Family Self-Sufficiency Program was created at the NMHC in November 2014, to enroll families who are in the Section 8 program (most with zero income) to achieve financial and housing stability, so they are able transition out of the program into their own housing. A household must first achieve self-sufficiency in order to gain independence. Within the next five years, NMHC's goal is to enroll at least (25) households into the program. NMHC created a committee of FSS members from various agencies including the Department of Labor, Northern Marianas College, Northern Marianas Protection and Advocacy Services, Office of Vocational Rehabilitation, and the Department of Community and Cultural Affairs. In addition, the NMHC will collaborate with the Department of Community and Cultural Affairs, an agency which established the Leadership Economic Opportunity for Self-Sufficiency program which conducts training on (3) levels:

1. On-the-Job Training consists of shadowing DYS staff in the daily activities in the 3 units of the division.
2. With the DYS partnering agencies such as the Workforce Investment and Department of Labor, and HR Support Agency; they are trained i.e., administrative assistant certification training, warehouse worker training (with a certification on forklift operation – 5 ton)
3. And for those who lack a high school diploma—they will be enrolled in the GED program. Moreover, the new business developments such as the upcoming construction of new hotels will guarantee 300+ additional jobs for CNMI residents, which would be an opportunity for the CNMI to employ individuals who live below the poverty level. NMHC has also established relationships with a multitude of agencies and is also a part of the Board on the Mental Health Planning Council and Developmental Disabilities Council. NMHC has also worked closely with the Karidat Social Services, through the Emergency Solutions Grant Program, not only to offer financial assistance but also budget counseling and guidance towards all the necessary resources to enable homeless (most likely below the poverty level) households to achieve economic stability after their assistance has ended. The CNMI's leadership has focused on economic opportunities for CNMI residents through significant developments that are forthcoming. The CNMI's support of increasing minimum wage an additional \$0.50 (\$6.55/hr. in September 2015), although small, will have a large impact on CNMI households who are receiving minimum wage and most of them are unable to meet basic needs. This, along with NMHC's antipoverty strategy, will enable families to obtain new jobs, which will reduce and

eliminate poverty in the CNMI. As you will see through the Program and Housing Division goals and Mortgage and Credit goals, NMHC's ultimate goal is to transition a family out of poverty and out of substandard housing into a safe, sanitary, and decent home.

**How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The NMHC will continue to implement the Family Self-Sufficiency Program and will to aim to admit at least (25) Section-8 assisted families into the program. NMHC will also support the work of the Leadership Economic Opportunity for Self-Sufficiency Program administered by the Department of Community and Cultural Affairs.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

NMHC ensures compliance with all local and federal procurement regulations. For projects bid out by the Subrecipients, the NMHC Procurement Officer will monitor for proper bidding in accordance with HUD Procurement regulations and that the selected contractor submit all required documentation. The monitoring process will involve recurrent communication in person, telephone, emails, on-site visits, and regularly scheduled meetings with the Subrecipients. Moreover, the Planning Division with the Fiscal Division, will continue to monitor funding through the IDIS System and a separate monitoring system that is maintained by both Divisions. Such procedure will ensure that all payment requests and progress billings are accurate and that there is sufficient funding for each activity. For the EAs that are required of each project, the Planning Division will assist the Subrecipient in preparing the EA. In the case that the Subrecipient has the capacity to prepare an EA, NMHC will continuously monitor the Subrecipients' progress of work to avoid delays in a project's completion time. As part of the monitoring process, the NMHC will establish Subrecipient Agreements, providing documentation that Federal requirements are being met, ensure proper use of CDBG funds, and promote timely expenditures of CDBG funds. During the construction of a project, frequent physical inspections will be performed by the Asset Manager. The Asset Manager will also ensure that the contractor is complying with HUD Labor Standards by conducting employee interviews and collecting payroll schedules. Upon acceptance of a project by NMHC and the turn-over of a project to a Subrecipient, NMHC will continue to monitor compliance with all program requirements by conducting on-site visits and address set-backs by communicating with the Subrecipient until all issues have been resolved. As with the HOME Program, the EA process is the same as that of CDBG's. The Asset Manager conducts inspections of the HOME-assisted units with the Department of Public Works during the construction phase. Any technical flaws are addressed immediately. The loan specialists communicate with the contractors and HOME-assisted households mainly through frequent phone calls. All financial activities are monitored through IDIS. Minority business outreach is conducted in the CDBG and HOME Programs by the inclusion of notices in the bid packet. The ESG Program is subgranted to Karidat Social Services, and NMHC monitors the Subgrantee by conducting a random inspection of ESG files annually to ensure that all requirements are adhered to and documentation is in place. The payment to the utility company and landlord is routed within NMHC and are reviewed and approved by the Planning Division, Fiscal Division, and the Corporate Director. All financial activities are monitored through IDIS.





## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	922,384	0	0	922,384	0	The CDBG annual allocation amount is based on the most recent allocation, as it is

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOM E	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	293,829	227,928	0	521,757	0	HOME funds will be used as in the previous years for acquisition, homebuyer assistance

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public-federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	70,754	0	0	70,754	0	At least 60% of ESG funding will be allocated to rapid re-housing activities, while the remaining 40% will be used for other transitional housing activities.

Table 53 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how**

**matching requirements will be satisfied**

There is no matching requirement for the HUD-funded programs above for the CNMI.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Specifically referring to the community development needs that will be addressed through the CDBG program, NMHC has only funded projects on publicly owned land or property, since more than 90% of CDBG projects, since the inception of the grant, has been public facilities. In all cases, before the submission of CDBG proposals, NMHC requests for a land designation from the Department of Public Lands to the proponent of the project. It is most likely that HUD-funded projects are located in the Village Homestead areas (HOME, NSP) and in the Public Facilities and Other areas (CDBG). As with other housing needs, section-8 assisted units are owned by private landlords, LIHTC projects' properties are owned by private companies, and HOME-assisted units are owned by private owners. Based on a 2000 Department of Public Lands report, 58% of land in the CNMI is publicly-owned. The military does not have permanently stationed military personnel on any islands of the CNMI. The leased lands of Saipan, Tinian, and Farallon de Mendenilla are for training purposes only.

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Special Needs and low to moderate income housing	2015	2019	Affordable Housing Non-Homeless Special Needs	Saipan Tinian Rota	Homelessness Affordable Housing	HOME: \$293,829 ESG: \$70,754	Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 6 Households Assisted
2	Increase homeowner education and counseling	2015	2019	Affordable Housing	Saipan Tinian Rota	Affordable Housing	HOME: \$293,829	Other: 10 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Promote Fair Housing	2015	2019	Affordable Housing	Saipan Tinian Rota	Affordable Housing	CDBG: \$184,477 HOME: \$44,074	Other: 1 Other
4	Sustain affordable housing stock	2015	2019	Affordable Housing	Saipan Tinian Rota	Affordable Housing	HOME: \$309,294	Homeowner Housing Rehabilitated: 5 Household Housing Unit
5	Public Facilities and Improvements	2015	2019	Non-Housing Community Development	Saipan Tinian Rota	Non-Housing Community Development	CDBG: \$922,384	Other: 4 Other
6	Public Services	2015	2019	Non-Housing Community Development	Saipan Tinian Rota	Non-Housing Community Development Homelessness Affordable Housing		Other: 0 Other
7	Conduct a Point In Time Survey	2017	2018	Homeless	Saipan Tinian Rota	Homelessness		Other: 0 Other
8	Family Self Sufficiency Program	2015	2019	Self-Sufficiency	Saipan	Affordable Housing		Other: 5 Other
9	Economic Development	2015	2019	Economic Development	Saipan Tinian Rota	Non-Housing Community Development	CDBG: \$922,384	Other: 0 Other

**Table 54 – Goals Summary**

### Goal Descriptions

1	<b>Goal Name</b>	Special Needs and low to moderate income housing
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Increase homeowner education and counseling
	<b>Goal Description</b>	The "other" number below represents the number of households to be provided homeowner education and counseling per year.
3	<b>Goal Name</b>	Promote Fair Housing
	<b>Goal Description</b>	The "Other" figure below represents the number of fair housing workshop to be conducted per year. The funding represents the CDBG and Admin funds to be used in conducting the workshops.
4	<b>Goal Name</b>	Sustain affordable housing stock
	<b>Goal Description</b>	
5	<b>Goal Name</b>	Public Facilities and Improvements
	<b>Goal Description</b>	The number below represents the number of public facility and improvement projects to be funded annually.
6	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	In SP45, Strategic Plan Goals, the CNMI mentioned that it plans to fund (2) public services projects within the next five years. Since there will be no public services projects to be funded next year, the -0- figure below was inputted. Moreover, no funding will go towards public services in the next program year. Because it is part of the Strategic Plan Goals, the goal was included in the Action Plan Goals. Although there will be no public services project next year, NMHC anticipates discussions, in the next program year, with jurisdictions on various public services activities that is needed in Tinian, Rota, and Saipan.



7	<b>Goal Name</b>	Conduct a Point In Time Survey
	<b>Goal Description</b>	In SP45, Strategic Plan Goals, the CNMI mentioned that it plans to conduct a Point In Time Survey by Year 3 of the ConPlan. Since a PIT survey will not be conducted, the -0- figure below was inputted. Because it is part of the Strategic Plan Goals, the goal was included in the Action Plan Goals. Moreover, no funding will go towards the survey in the next program year. Although the PIT survey will not be conducted in the next program year, NMHC will begin the planning process and initiate discussions, in the next program year, with the Guam Housing Authority, so that NMHC is ready to take on this monumental task, to gather more accurate data on the homeless count and other pertinent information that will help the CNMI apply for a CoC grant.
8	<b>Goal Name</b>	Family Self Sufficiency Program
	<b>Goal Description</b>	The number below represents the # of families aimed to be enrolled in the FSS Program in the next year. The FSS Program is part of the Section 8 Program of NMHC and will not be funded by any of the CPD programs. Therefore, the "funding allocated" section below is left blank.
9	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	The Economic Development Strategic Goal was included in the AP goals for consistency, however, the -0- below is included because the CNMI will not fund ED projects next year but aims to fund (2) ED projects within the next five years, as stated in the SP 45, Strategic Plan Goals. Moreover, no funding will go towards ED projects in the next program year.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

In the table below, you will find the selected projects for Program Year 2015, based on an evaluation conducted by a 7-member committee (originally an 8-member committee; however, a board member from the Saipan jurisdiction was absent) in April 2015, comprised of (5) NMHC staff and (2) board members, (1) member from Saipan and (1) board member from Tinian. Based on a set criteria, the projects were scored, in order of priority (20% is automatically set-aside for planning and administrative costs):

#### Projects

#	Project Name
1	Renovation of the Koblerville Fire Station (Saipan)
2	Purchase of a Wildland Truck for the Tinian Fire Station
3	Kagman Community Park
4	Rehabilitation of the Sinapalo Baseball Field
5	Resurface and Upgrade of the Track Facility at the Oleai Sports Complex
6	PY 2015 CDBG Planning and Administrative Costs
7	Renovation of the San Roque Fire Station (Saipan)
8	Renovation of the Rota Fire Station (Rota)
9	Home Investment Partnership Grant (Direct Homeownership Assistance)
10	Home Investment Partnership Grant (Homeowner Rehabilitation)
11	PY 2015 HOME Program Planning and Administrative Costs
12	HESG15 Karidat Social Services and NMHC
13	Renovation of the Tinian Fire Station (Alternate Project 1)
14	Rehabilitation of HOME-eligible Units (Alternate Project 2)

**Table 55 – Project Information**

#### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

##### **Reason for allocation priorities:**

The CNMI does not allocate investments based solely on geographical location. The greatest, beneficial

impact is considered when evaluating project proposals. Since the CNMI's population is smaller than most island territories, projects will impact the CNMI community entirely. Although projects are situated in specific villages, residents from other areas of the island will utilize the project as well. Due to the islands' land mass (Saipan, Tinian, and Rota), each municipality's residents are in close proximity to recreational facilities, public services, and public facilities, in general. It is understood that the low-mod percentage of the project beneficiaries should be more than 51%. A needs' assessment is also conducted during the project evaluation process. Activities are targeted for geographic service areas where the need is greatest and where the maximum impact will be.

**Obstacles to meeting underserved needs:**

**Funding.** The financial need of organizations to carry out programs and develop the structure necessary to provide needed services has been an ongoing struggle for the CNMI. To effectively run a program requires secured financial resources that will allow NMHC to implement both rapid re-housing and long-term housing assistance to eligible households (ESG), so they are given ample time to become self-sufficient and transition out of the housing programs. Limited funding also impedes the distribution of Section 8 HVCP and Multifamily Program vouchers to about 635 families on the program's waiting list. As with community development projects, limited funding each year impedes the timely execution of projects/activities that meets community needs.

***Organizational Capacity.*** Both government and non-government organizations struggle to meet the needs of the underserved and bridge service gaps in the system. The CNMI must continue to support skills training on both the organizational and individual level. The CNMI must also encourage the coordination between government and non-government organizations by providing opportunities for organizations to establish a link. Often times, there is a lack of cohesion between certain agencies which precludes the CNMI from providing the services from the most appropriate agency to meet client needs.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Renovation of the Koblerville Fire Station (Saipan)
	<b>Target Area</b>	Saipan
	<b>Goals Supported</b>	Public Facilities and Improvements
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$87,500
	<b>Description</b>	The Department of Fire submitted a proposal for CDBG funds to rehabilitate the Koblerville Fire Station. Due to the lack of funds to cover the rehabilitation of fire stations, facilities have been dilapidating due to environmental factors and aging. These activities are eligible under 24 CFR Part 570.201(c). The project meets Goal #6- To construct or rehabilitate facilities and purchase equipment (which would be categorized as a public facility) that will improve services to the general public. Funded Amount: CDBG: \$87500
	<b>Target Date</b>	8/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The rehabilitation of the Koblerville Fire Station will benefit 19,678 of which 16,784 persons, or 85.3% are identified as low-and moderate-income. More specifically, 2,793 or 86.8% out of the 3,219 residents who reside in tract where Koblerville is located are low-and moderate-income. The figure below represents the total of residents in the surrounding villages that the Koblerville Fire Station serves (also includes the total Koblerville residents). This activity is categorized as an area benefit activity, as the facility aims to benefit an area where at least 51% of the total residents served in the villages indicated above are low-and moderate-income. The national objective met for this project is area benefit, 24 CFR Part 570.208(a)(1)(i).
	<b>Location Description</b>	Koblerville, Saipan. Located on the Southern end of the island of Saipan
<b>Planned Activities</b>	The planned activities will include but not limited to rehab work to fix the following: leaking roof, backflow of plumbing and sewer lines, inadequate/inoperable restrooms, termite-infested cabinets, rotten doors from water damage, dilapidated floors, etc.	
2	<b>Project Name</b>	Purchase of a Wildland Truck for the Tinian Fire Station
	<b>Target Area</b>	Tinian
	<b>Goals Supported</b>	Public Facilities and Improvements
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$144,000

	<b>Description</b>	The Department of Fire submitted a proposal for CDBG funds for the purchase of a wildland truck to improve emergency medical services, emergency response capabilities, fire suppression, and firefighter safety on the island of Tinian. The Tinian Fire Station currently does not have a wildland truck to maximize their firefighting capabilities during the dry season. These activities are eligible under 24 CFR Part 570.201(e). The project meets Goal #6- To construct or rehabilitate facilities and purchase equipment (which would be categorized as a public facility) that will improve services to the general public. CDBG Funded Amount : \$144,000
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The project will benefit the entire island of Tinian where the population is 2,802, of which 2,367 or 84.5% are low-mod income. The national objective met for this project is area benefit, 24 CFR Part 570.208(a)(1)(i).
	<b>Location Description</b>	Tinian- island wide
	<b>Planned Activities</b>	To purchase a wildland truck for the Tinian Fire Station.
<b>3</b>	<b>Project Name</b>	Kagman Community Park
	<b>Target Area</b>	Saipan
	<b>Goals Supported</b>	Public Facilities and Improvements
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	The Rotary of Club submitted a proposal for CDBG funds for the Kagman Community Park which will provide the residents of Kagman a safe facility where they can congregate and play sports, which will deter the youth for involving themselves in criminal activities. Kagman is heavily populated community and is in need of a recreational facility that will enhance community involvement and promote physical fitness. The project meets Goal #6- To construct or rehabilitate public facilities, including recreational facilities that will benefit most especially the youth and the children of the CNMI. These activities are eligible under 24 CFR Part 570.201(c). CDBG Funded Amount: \$150,000

	<b>Target Date</b>	7/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The immediate service area for the project is Kagman, Saipan. Kagman has a total population of 4,328 of which 3,752 or 87% are low-mod income. The national objective met for this project is area benefit, 24 CFR Part 570.208(a)(1)(i).
	<b>Location Description</b>	Kagman, Saipan
	<b>Planned Activities</b>	The planned activities are the following: extension and restoration of existing court to meet NCAA Standards, to include new paint and accessories and construction of perimeter fence with two standard pedestrian gates, relocation of one above ground fiberglass water tank, complete with concrete pad, installation of Owner Furnished Contractor Installed (OFICI) solar powered lighting system installed on reinforced concrete pedestals and connection to main power source for back up, construction of two small scale covered bleachers, installation of one playground equipment complete with sand cushion and anchor supports, installation of one swing set, complete with anchor supports, installation of outdoor iron benches, complete with anchor supports, installation of reinforced concrete picnic tables with benches installation of outdoor fitness equipment complete with anchor supports, installation of constructed mound with slide and tires, construction of 4' wide accessible sidewalk from Kagman Community Center building to playground and basketball court.
<b>4</b>	<b>Project Name</b>	Rehabilitation of the Sinapalo Baseball Field
	<b>Target Area</b>	Rota
	<b>Goals Supported</b>	Public Facilities and Improvements
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$150,000

	<b>Description</b>	The Office of the Mayor of Rota submitted a proposal for CDBG funds for the Rehabilitation of the Sinapalo Baseball Field to enhance our current and only baseball field into a multi-facade baseball facility with an infrastructure that offers our residence the ability to enjoy team sporting events for day and night, multi field capabilities to pay regulation baseball, softball and little league games. The project meets Goal #6- To construct or rehabilitate public facilities, including recreational facilities that will benefit most especially the youth and the children of the CNMI. These activities are eligible under 24 CFR Part 570.201(c). CDBG Funded Amount: \$150,000
	<b>Target Date</b>	7/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The project will benefit the entire island of Rota where the population is 2,444, of which 2,076 or 84.9% are low-mod income. The national objective met for this project is area benefit, 24 CFR Part 570.208(a)(1)(i).
	<b>Location Description</b>	Sinapalo, Rota
	<b>Planned Activities</b>	Installation of field lighting, fencing, and bleachers.
<b>5</b>	<b>Project Name</b>	Resurface and Upgrade of the Track Facility at the Oleai Sports Complex
	<b>Target Area</b>	Saipan
	<b>Goals Supported</b>	Public Facilities and Improvements
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$132,744



	<b>Description</b>	The project was funded and approved by HUD in the PY 2014 Action Plan. Funding limitations precluded NMHC from allocating to the Northern Marianas Amateur Sports Association complete scope of work. With a residual balance from the other PY 15 approved projects, the NMHC evaluation committee, decided to allocate to this project to address the complete scope of work. The PY 2015 funding will go towards the rehabilitation of the Oleai Track and Field and replacement of the existing fence. These activities are eligible under 24 CFR Part 570.201(c). The project meets Goal #6- To construct or rehabilitate public facilities, including recreational facilities that will benefit most especially the youth and the children of the CNMI. CDBG Funded Amount: \$132,744
	<b>Target Date</b>	3/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Since the Oleai Sports Complex is the only major sports complex with a baseball field, softball field, track and field, soccer field, and a gymnasium, the project will benefit the entire CNMI. 2010 HUD low-data reflects the CNMI population is 47,066 of which 39,789, or 84.5% are low-mod income. The national objective met for this project is area benefit, 24 CFR Part 570.208(a)(1)(i).
	<b>Location Description</b>	Susupe, Saipan
	<b>Planned Activities</b>	To leverage with PY 14 funding and complete the rehabilitation of the Oleai Sports Complex Track and Field and replacement of the existing fence.
6	<b>Project Name</b>	PY 2015 CDBG Planning and Administrative Costs
	<b>Target Area</b>	Saipan Tinian Rota
	<b>Goals Supported</b>	Promote Fair Housing Public Facilities and Improvements Public Services Conduct a Point In Time Survey Economic Development
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$194,186

	<b>Description</b>	planning and administrative costs for program year 2015; The figure below represents the total number of residents on all three islands that will benefit from the CPD projects. The NMHC will use planning and admin funds to develop community planning and development activities that will benefit the Saipan, Tinian, and Rota residents, with a total population of 52,312, of which about 85% are low-mod income. In the Annual Goals supported, all goals related to the CDBG program was checked, as Administrative costs will be incurred in planning for projects related to the CDBG goals. Estimated CDBG Admin Funding: \$194,186; Eligible Activity under 24 CFR 570.206(a)(1)
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CNMI-wide, 52,312 population
	<b>Location Description</b>	CNMI wide
	<b>Planned Activities</b>	for planning and admin costs
<b>7</b>	<b>Project Name</b>	Renovation of the San Roque Fire Station (Saipan)
	<b>Target Area</b>	Saipan
	<b>Goals Supported</b>	Public Facilities and Improvements
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$87,500
	<b>Description</b>	The Department of Fire submitted a proposal for CDBG funds to rehabilitate the San Roque Fire Station. Due to the lack of funds to cover the rehabilitation of fire stations, facilities have been dilapidating due to environmental factors and aging. These activities are eligible under 24 CFR Part 570.201(c). The project meets Goal #6- To construct or rehabilitate facilities and purchase equipment (which would be categorized as a public facility) that will improve services to the general public. Funded Amount: CDBG: \$87,500
	<b>Target Date</b>	8/31/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The rehabilitation of the San Roque will benefit 2,908 of which 2,362 persons, or 81.2%, are identified as low-and moderate-income. More specifically, 80% or 1,149 out of 1,455 of the residents who reside in tract where San Roque is located are low-and moderate-income. The figure below represents the total number of residents (including San Roque) that are served by the San Roque Fire Station. This activity is categorized as an area benefit activity, as the facility aims to benefit an area where at least 51% of the total residents served in the villages indicated above are low-and moderate-income. The national objective met for this project is area benefit, 24 CFR Part 570.208(a)(1)(i).
	<b>Location Description</b>	San Roque, Saipan- located on the Northern end of Saipan.
	<b>Planned Activities</b>	The planned activities will include but not limited to rehab work to fix the following: leaking roof, backflow of plumbing and sewer lines, inadequate/inoperable restrooms, termite-infested cabinets, rotten doors from water damage, dilapidated floors, etc.
<b>8</b>	<b>Project Name</b>	Renovation of the Rota Fire Station (Rota)
	<b>Target Area</b>	Rota
	<b>Goals Supported</b>	Public Facilities and Improvements
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	The Department of Fire submitted a proposal for CDBG funds to rehabilitate the Rota Fire Station. Due to the lack of funds to cover the rehabilitation of fire stations, facilities have been dilapidating due to environmental factors and aging. These activities are eligible under 24 CFR Part 570.201(c). The project meets Goal #6- To construct or rehabilitate facilities and purchase equipment (which would be categorized as a public facility) that will improve services to the general public. Funded Amount: CDBG: \$25,000
	<b>Target Date</b>	8/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The rehabilitation of the Rota will benefit 2,444 of which 2,076 persons, or 84.9%, are identified as low-and moderate-income. The national objective met for this project is area benefit, 24 CFR Part 570.208(a)(1)(i).

	<b>Location Description</b>	Located on the island of Rota
	<b>Planned Activities</b>	The planned activities will include but not limited to rehab work to fix the following: leaking roof, backflow of plumbing and sewer lines, inadequate/inoperable restrooms, termite-infested cabinets, rotten doors from water damage, dilapidated floors, etc.
9	<b>Project Name</b>	Home Investment Partnership Grant (Direct Homeownership Assistance)
	<b>Target Area</b>	Saipan Tinian Rota
	<b>Goals Supported</b>	Special Needs and low to moderate income housing Increase homeowner education and counseling Promote Fair Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$171,000
	<b>Description</b>	The HOME program will provide direct homeownership assistance to qualified first-time homebuyers--new construction of homes or home acquisition. Loans will be provided to at least 2 households for new construction and 1 household for acquisition of a home. Units are scattered within the CNMI. HOME eligibility for New Construction/Rehabilitation/Administration Costs citation: 92.205(a)(1). HOME Funded Amount: \$171,000. Program income will be used towards HOME-eligible activities.
	<b>Target Date</b>	10/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The number of households to be assisted with direct homeownership assistance is (5) households every year.
	<b>Location Description</b>	No specific addresses--CNMI wide- Saipan, Tinian and Rota scattered lots.
	<b>Planned Activities</b>	To provide loan or grant assistance to eligible households to build a new home or acquire a home through the HOME program.
	<b>Project Name</b>	Home Investment Partnership Grant (Homeowner Rehabilitation)

<b>10</b>	<b>Target Area</b>	Saipan Tinian Rota
	<b>Goals Supported</b>	Special Needs and low to moderate income housing Increase homeowner education and counseling
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$91,900
	<b>Description</b>	The HOME program will provide assistance for the rehabilitation of low-mod income housing units of eligible applicants. HOME eligibility for New Construction/Rehabilitation/Administrative Costs citation: 92.205(a)(1). HOME Funded Amount: \$91,900.00. The figure below represents the # of households to be assisted annually (Up to 5 households).Program income will be used towards HOME-eligible activities.The CNMI is using data from a market analysis completed by NMHC in 2008 and that it will conduct an updated analysis no later than June 30, 2016.
	<b>Target Date</b>	10/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To assist up to (5) eligible households every year with homeowner rehabilitation.
	<b>Location Description</b>	No specific addresses. Serves CNMI-wide- Saipan, Tinian and Rota scattered lots
<b>Planned Activities</b>	To provide loan or grant assistance to eligible households to rehabilitate their homes through the HOME program.	
<b>11</b>	<b>Project Name</b>	PY 2015 HOME Program Planning and Administrative Costs
	<b>Target Area</b>	Saipan Tinian Rota
	<b>Goals Supported</b>	Special Needs and low to moderate income housing Increase homeowner education and counseling Promote Fair Housing Sustain affordable housing stock
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$46,394

	<b>Description</b>	planning and administrative costs for program year 2015; . In the Annual Goals supported, all goals related to the HOME program was checked, as Administrative costs will be incurred in planning for projects related to the HOME goals.HOME Admin Funded Amount: \$46,394.10; Eligible activity under 24 CFR 92.207(a)(1)
	<b>Target Date</b>	10/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The figure below represents the number of households (new construction and rehab) that will be assisted through the HOME Program. As such, admin costs will be incurred in planning for HOME projects.
	<b>Location Description</b>	CNMI-wide, scattered lots
	<b>Planned Activities</b>	PY 2015 planning and administrative costs for the HOME Program.
<b>12</b>	<b>Project Name</b>	HESG15 Karidat Social Services and NMHC
	<b>Target Area</b>	Saipan
	<b>Goals Supported</b>	Special Needs and low to moderate income housing
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	ESG: \$74,478
	<b>Description</b>	Karidat Social Services, Subgrantee for ESG funds, will be conducting housing relocation and stabilization services for rapid rehousing assistance for eligible households. The CNMI plans to assist about (6) households on an annual basis, based on the funding allocation. The figure below represents the number of households to be assisted with rapid rehousing assistance. In order for them to be assisted, planning and admin costs will be incurred. Housing Relocation and stabilization services: \$19,772.15 + \$10,000 (HMIS)+ Rapid Rehousing assistance (financial assistance)\$39,120 +Administrative Costs: \$5,585.85- TOTAL HESG ALLOCATION: \$74,478. Since only one HESG project is allowed per program year, activities for HMIS, Admin, and Housing Relocation and Stabilization Services and Rapid Re-housing assistance is set up in IDIS. Eligible activities: Rapid Re-housing Assistance - 24 CFR 576.105, Housing relocation and stabilization services- 24 CFR 576.104, HMIS- 24 CFR 576.107, Program and Admin Costs- 24 CFR 576.108(a)(1)
	<b>Target Date</b>	12/31/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The number of families to benefit from the proposed activities will be (6) families.
	<b>Location Description</b>	The rapid rehousing assistance will be given to families who qualify for ESG. With the help of the case manager, the applicant will select a unit (owned by a private landlord). The units will be scattered within Saipan; therefore, there is no particular address where activities will be undertaken. Karidat Social Services, the Subgrantee of the Funds, is located in Chalan Piao, Saipan.
	<b>Planned Activities</b>	To provide housing relocation and stabilization services and rapid rehousing assistance which includes- 10 months rental assistance, security deposit and utility deposit, and 10 months' Utility Allowance, for households who are deemed literally homeless.
<b>13</b>	<b>Project Name</b>	Renovation of the Tinian Fire Station (Alternate Project 1)
	<b>Target Area</b>	Tinian
	<b>Goals Supported</b>	Public Facilities and Improvements
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	to renovate the only fire station on the island of Tinian; These activities are eligible under 24 CFR Part 570.201(c). The project meets Goal #6- To construct or rehabilitate facilities and purchase equipment (which would be categorized as a public facility) that will improve services to the general public. Funded Amount: CDBG: \$25,000
	<b>Target Date</b>	4/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The rehabilitation of the Tinian Fire Station will benefit 2,802 of which 2,367 persons, or 84.5%, are identified as low-and moderate-income. This activity is categorized as an area benefit activity, as the facility aims to benefit an area where at least 51% of the total residents served in the villages indicated above are low-and moderate-income. The national objective met for this project is area benefit, 24 CFR Part 570.208(a)(1)(i).
<b>Location Description</b>	The Tinian Fire Station is located in San Jose Village, Tinian. The facility is in close proximity to the Office of the Mayor, the Courthouse, the only hospital on Tinian, and the Department of Public Safety.	

	<b>Planned Activities</b>	To renovate the Tinian Fire Station--includes work such as but not limited to replacement of doors, rehabilitation of the roof, paint work, etc.
<b>14</b>	<b>Project Name</b>	Rehabilitation of HOME-eligible Units (Alternate Project 2)
	<b>Target Area</b>	Saipan Tinian Rota
	<b>Goals Supported</b>	Special Needs and low to moderate income housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	To use CDBG funds to rehabilitate up to (5) HOME-eligible units for clients who are eligible under the HOME Program. These activities are eligible under 24 CFR Part 570.202(b)(1). The project meets Goal #1- To finance the acquisition, construction, or rehabilitation of structures for use as housing for special needs population and low-mod income populations. Funded Amount: CDBG: \$200,000. The funding of the rehabilitation of the residential units solely depends on the residual of CDBG funds.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number of households to be assisted is up to (5), who are low-mod income and are eligible under the HOME Program.  The national objective met for this project is area benefit, 24 CFR Part 570.208(a).
	<b>Location Description</b>	Scattered lots within the jurisdictions of Saipan, Tinian, and Rota.
	<b>Planned Activities</b>	To rehabilitate up to (5) HOME-eligible units with CDBG funds.



## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The CPD entitlement grants will be allocated to the islands of Saipan, Tinian, and Rota.

#### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Saipan	78
Tinian	19
Rota	3

**Table 56 - Geographic Distribution**

#### **Rationale for the priorities for allocating investments geographically**

The CNMI does not allocate investments based solely on geographical location. The greatest, beneficial impact is considered when evaluating project proposals. Since the CNMI's population is smaller than most island territories, projects will impact the CNMI community entirely. Although projects are situated in specific villages, residents from other areas of the island will utilize the project as well. Due to the islands' land mass (Saipan, Tinian, and Rota), each municipality's residents are in close proximity to recreational facilities, public services, and public facilities, in general. It is understood that the low-mod percentage of the project beneficiaries should be more than 51%. A needs' assessment is also conducted during the project evaluation process. Activities are targeted for geographic service areas where the need is greatest and where the greatest impact will be.

#### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	6
Non-Homeless	587
Special-Needs	25
Total	618

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	464
The Production of New Units	134
Rehab of Existing Units	5
Acquisition of Existing Units	5
Total	608

Table 58 - One Year Goals for Affordable Housing by Support Type  
Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

#### **Actions planned during the next year to address the needs to public housing**

NMHC has set the following objectives to address the needs of public housing:

- Explore opportunities to leverage funds to create additional housing opportunities;
- Seek additional rental vouchers;
- Increase leasing-up activities;
- Maintain high occupancy rates by decreasing the number of vacant units;
- Continue renovation and modernization efforts for all existing units;
- Increase enforcement efforts;
- Promote Self-Sufficiency and asset development of assisted household;
- Ensure equal opportunity for all persons in need of housing assistance; and
- Achieve a HUD “high performer” rating under the Section 8 Management Assessment Program (SEMAP)

#### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

NMHC staff under the Asset Management Division and Field Offices continue to conduct outreach efforts to residents/tenants under the Section 8 Housing Assistance Payment Program – New Construction – so as to inquire about, encourage, and promote resident/tenant participation. NMHC is looking at options to assess, expand, and improve its current outreach efforts so as to promote resident/tenant participation.

#### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Northern Marianas Housing Corporation (NMHC) is the Public Housing Agency (PHA) in the CNMI

and is not designated as “troubled”.

## **Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The CNMI does not have a Continuum of Care Program in place to fully address the homeless situation. Homelessness has been rapidly growing in the recent years which prompted the CNMI to shift from funding shelter operations to rapid re-housing and homelessness prevention activities since 2011. Through the HPRP program, a total of 1,500 households were made eligible for either rapid-rehousing or homeless prevention assistance. However, there continues to be a significant demand for housing assistance due to the sudden loss of jobs, overcrowding in homes (friends and/or family living together), exorbitant costs of utilities, substandard housing, etc. There is no specific program specifically targeting veterans, and currently, there are no transitional or supportive housing programs in the CNMI. The NMHC, through the Section 8 Programs and ESG, is the only agency in the CNMI that provide housing assistance for more than a month's time. There are about 630 households on the waiting list, and about 60+ persons in those households with a disability. As mentioned in different sections of this Plan, the CNMI plans to conduct a point in time survey by Year 3 to gather the pertinent information to apply for Continuum of Care Program.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

On an annual basis, NMHC will:

1. Continue to allocate ESG funding to support the non-profit organization(s) who will be conducting case management for literally homeless and at risk of homelessness households.
2. Support the work of non-profit organizations and the public sector providing assistance to very low and low-income individuals, and special needs populations.
3. As the statistics have been gathered for the number of people living with AIDS in the CNMI, and although the number is rather small, the NMHC will identify funding to support this special needs population (particularly for housing assistance).
4. Continue to support the revitalization of programs implemented by the Transitional Living Center who offer services to those who are likely to become homeless after being discharged from a publicly funded institution (prison, mental institution, etc.) and the Independent Living Center who offer life skill training to a special needs population
5. Continue to support the operations of the only two existing shelters (whether through CDBG or ESG) in the CNMI-the Guma Esperansa Shelter (serve domestic violence victims who are

considered homeless), and the Division of Youth Shelter Services Shelter (serve youth who are victims of child abuse and neglect/runaway youth).

6. Within the next five years, conduct a point in time survey to gather more accurate information on homeless households in the CNMI, and once the data is gathered, apply for a Continuum of Care Program grant in order to meet the homeless needs in the CNMI (Target date: Year 3 of the Consolidated Plan).
7. Acquire, construct, rehabilitate or convert structures for use as housing for special needs and homeless populations.
8. Acquire, construct, rehabilitate or convert structures used as public facility to provide services for special needs and homeless populations (i.e. soup kitchens, outreach facilities, etc.)

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

All the actions above also addresses this section.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

All the actions above also addresses this section.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

All the actions above also addresses this section.

### **Discussion**

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

In the MA40 section, the barriers to affordable housing were identified. The three barriers were as follows: Minimum Wage and Employment, Limited Funding for Housing Programs, and Challenges Faced by Persons with Disabilities.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

#### Minimum Wage

NMHC has no control over the minimum wage. Despite the low minimum wage, NMHC will continue assisting clients based on their eligibility to avail of the programs.

#### Limited Funding for Housing Programs

-

The NMHC is committed in ensuring that the needs of the low, very low, and extremely low income household are being addressed. NMHC has implemented the Family Self Sufficiency (FSS) program to work with various organizations in the community to assist clients in obtaining sustainable housing and employment. With the implementation of the FSS program, NMHC is hoping that the number of households on the waiting will be reduced.

The Mortgage and Credit Division (MCD) is committed in providing affordable loans to clients who are first time homeowners, clients who are physically challenged, and assisting clients with rehabilitation of their homes.

The Emergency Solutions Grant (ESG) program will continue to serve people who are literally homeless and are at risk of being homeless. Due to limited funding from the grantor agency we are able to assist a small number of families. Despite the limited funding, NMHC and Karidat will continue to address and find solutions for the families who are literally homeless and are at risk. NMHC in collaboration with Karidat social services will monitor and conduct quarterly evaluation to clients who have joined the

program and assist the clients in continued housing stability after the program.

#### Challenges Faced by Persons with Disabilities

NMHC will continue assisting persons with disability in a manner that will be consistent with NMHC and HUD policies and procedures. Persons with disability are required to inform their case worker of their conditions in order for NMHC to conduct home visitation for those who have no transportation or bed-ridden.

NMHC will explore avenues in providing application for persons that are visually impaired. NMHC has been vigilant in explaining to clients the program requirements and procedures.

NMHC is currently working on reducing the waiting list for the Section 8 programs. Clients are required to update their status with the housing specialist from time to time to ensure that accommodations to persons with disabilities are accommodated in a timely and efficient manner. NMHC is committed to ensuring that persons with disabilities are accommodated.

NMHC has been enforcing the Fair Housing Act of 1998 since its inception. If for any reason a client feels that the Fair Housing Act of 1998 is not enforced we recommend that they report the matter to their respective NMHC Office or send their complaints to the Corporate Director.

#### **Discussion:**



## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

As mentioned in the beginning of the Plan, obstacles to meeting underserved needs are funding and organizational capacity. (Organizational Capacity) In the next year, NMHC will still maintain the FSS Program Coordinating Committee (PCC) – The PCC serves as the advisory board for NMHC’s FSS program. It shall assist in securing commitments of public and private resources for the operation of the FSS program and responsible for assisting with the development and implementation of the program. The PCC shall meet quarterly and may conduct business on an as-needed basis via email or telephone conferences. Membership in the PCC shall be drawn from a variety of agencies and individuals, which includes but is not limited to: human services agencies, state and local government, the community college, financial institutions, private business sectors, job training service providers, non-profit service providers, Section 8 resident, and NMHC Program and Housing Staff members and the FSS Program Coordinator. The closer link to the types of said agencies will enable us to work together and build organizational capacity, so that at the time a CoC is established in the CNMI, there would be sufficient staffing and resources to run a successful program, therefore, NMHC would be able to meet the needs of the underserved population such as the disabled, homeless, and elderly. (Funding) The allocation to the Section 8 and CPD programs are determined at the federal level. To possibly increase funding, as economic development projects are funded in the CDBG Program, program income generated from those projects will be used towards CDBG-eligible activities such as supportive services (public services), leveraging Section 8 funds to enhance Multi-Family units (rehabilitation of housing units), and construction or rehabilitation of a shelter which serves households who are considered homeless (public facilities).

#### **Actions planned to foster and maintain affordable housing**

HOME funds are utilized for the development and rehabilitation of affordable housing, as well as services such as homebuyer education and first-time homebuyer assistance to maintain affordable housing in the CNMI.

time homebuyer as

#### **Actions planned to reduce lead-based paint hazards**

LBP hazards are integrated into the Section 8 and ESG Policies and Procedures. The CNMI ensures that participants in the Housing Choice Voucher program and the Emergency Solutions Grant Program (rapid re-housing and homeless prevention activities) are educated on the hazards of lead-based paint in rental

housing, as part of the intake process. They are provided with brochures and will have to acknowledge the receipt of the “Watch Out for Lead Based Paint Poisoning” material. They are also advised of the hazards of lead-based paint during orientations when new vouchers are issued. Also, at initial inspection of the rental housing unit (in both programs), a certified NMHC inspector must complete HUD Form 52580, an Inspection Checklist, to ensure that there is no potential lead hazard. If a hazard is identified, the problem must be mitigated by the landlord. To date, lead-based hazards have been identified in any HUD-assisted unit. As with the ESG Program, the Subgrantee fills in a Lead Based Screening Worksheet and at inspection of the unit, ensures that there are no lead-based paint hazards based on the Habitability Standards Checklist.

Approved Section 8 Landlord units currently does not have a unit constructed before 1978. In the rare case which a landlord registers such a unit and tenant prefers the unit constructed before 1978, the above actions will be taken and a certified environmental agency would have to conduct lead-abatement procedures. As with the ESG program, the Subgrantee encourages the tenant to select a unit constructed after 1978, in order to prevent additional mitigation steps, which would require additional funding. The ESG program is very limited in funding, as opposed to other CPD programs. To date, no rental unit in the ESG program was constructed before 1978.

*The following are required activities to address lead-based paint: (integrated into the HOME Policies and Procedures)*

- 1. Notification: Lead Hazard Information Pamphlet- occupants, owners, and purchasers must receive the EPA/HUD/Consumer Project Safety Commission lead-hazard information pamphlet, or an EPA-approved equivalent; Disclosure- property owners must provide purchasers and lessees with available information or knowledge regarding the presence of lead-based paint and lead-based paint hazards prior to selling or leasing a residence; Notice of Lead Hazard Evaluation or Presumption- occupants, owners, and purchasers must be notified of the results of any lead hazard evaluation work or the presumption of lead-based paint or lead hazards.*
- 2. Notice of Lead Hazard Reduction Activity- Occupants, owners, and purchasers must be notified of results of any lead-hazard reduction work.*
- 3. Lead Hazard Reduction- Reduction methods described include paint stabilization, interim controls, standard treatments, and abatement.*

### **Actions planned to reduce the number of poverty-level families**

1. Collaborate with the Department of Labor, the Community Development Institute of the Northern Marianas College, the Northern Marianas Trades Institute who offer education and employment training to develop plans that will assist families who live below poverty level, most of which NMHC serves through the Section 8 Program. Assist up to (25) households, the target number of families, to be admitted into the FSS Program.

2. Collaborate with the Independent Living Center who offer life skills training to the disabled population, most of which NMHC serves through the HOME loan and Section 8 Program. Assist up to (5) HUD-assisted households every year.
3. Collaborate with the Department of Community and Cultural Affairs FSS Program to enroll up to (5) families who are currently in the Section 8 FSS Program into the Economic Opportunity for Self-Sufficiency Program to obtain on the job training.
4. Maintain the Emergency Solutions Grant Program and assist up to (6) families with temporary financial assistance. The Subgrantee will also offer information on specific resources for employment, training, and education and offer guidance on certain matters such as budgeting, energy conservation in the home, etc.
5. Work proactively with current Section 8 households and admit up to (25) families into the FSS Program, so they are able to gain self-sufficiency, and in turn, be able to maintain housing stability, obtain education and/or employment, and get out of poverty.

### **Actions planned to develop institutional structure**

The CNMI continues to be committed to enhancing and improving the institutional structure supporting the administration of the CNMI's Annual Action Plan. Frequent assessment of policies and practices conducted by NMHC's management and Board of Directors are performed to improve processes in the programs. In addition, management of CPD funded Subrecipients are performed to ensure that the activities of the ConPlan through each Annual Action Plan year is carried out accordingly and remains compliant with HUD regulations. In the coming year, primary areas for institutional strengthening will include:

- More proactive involvement in various government and non-profit committees (such as the Developmental Disability Council, Headstart Committee, Housing Task Force, etc. ) to enhance social services to clients (inclusive of NMHC's clients)
- Continuously work with the Governor, Lt. Governor, Legislature, and the Mayors of Saipan, Tinian, and Rota to identify community planning and development needs
- Continuously work with the Family Self Sufficiency Committee which is comprised of agencies such as the Office of Vocational Rehabilitation, Northern Marianas College, Protection and Advocacy groups, Department of Labor, and Karidat Social Services to successfully enroll families who wish to gain self-sufficiency and exit out of the Section 8 Program

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The NMHC continues to coordinate with various social service providers such as Karidat Social Services, Department of Labor- Workforce Investment Agency, Northern Marianas College- Community Development Institute, Mental Health Planning Council, Council on Developmental Disabilities, Office of

Vocational Rehabilitation, Northern Marianas Protection and Advocacy Systems Inc., etc. to ensure that housing, health, and social service activities are part of the island-wide strategy to end homelessness , improve housing stability and job retention for families and individuals. The NMHC also newly implemented the Family Self-Sufficiency Program which links HCVP tenants to various community programs. The NHMHC aims to enroll about 25 families into the program within the next year.

### **Discussion:**

With regards to economic development, the NMHC has recently been involved in the Special Economic Development Commission established by the Lt. Governor of the CNMI, Ralph Torres. Members from the private sector, social service agencies, and the government have been tasked to take part of the discussions to enhance economic development in the CNMI and to improve services in the agencies involved so clients are being served effectively. Discussions have started in early November and will continue through the new program year. Planned actions in the next year include:

- 1) Enhance coordination with the Rotary Club and Chamber of Commerce to identify CNMI businesses who are willing to take part in various social service programs administered by local and non-profit agencies and have them assist in terms of funding the programs, more specifically programs that will provide training and education for individuals who choose to start up a small business
- 2) Enhance coordination with the Commonwealth Development Authority and provide resources to individuals who wish to borrow a micro-loan to start a small business
- 3) Through the FSS Program, provide those enrolled with the program the resources that will enable them to gain employment (whether it's through businesses directly or the Workforce Investment Agency Program), since the economy is expected to boost in the next few years with the growing hotel and gaming industries.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The CNMI does not intend to utilize other forms of investment. For this action plan year, funds are being utilized to provide eligible activities identified in Section 92.205. NMHC will continue to administer the HOME Program for eligible and qualified homeowners to rehabilitate, construct, and

provide for the purchase or acquisition and repair of homes. The agency will continue to uphold its mission statement to provide the very low to low-income families with homes that are decent, safe, sanitary, and affordable.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The anticipated gross annual household income and assets for the next twelve months is used in determining if an applicants are eligible to participate in the program. NMHC shall calculate the weekly average income and assets and multiply it by 52 weeks. If the total household income falls within the 80 percent area median income, the applicants are eligible to participate in the program. HOME Rehabilitation Assistance: First Priority: Elderly or Disabled families with income between 0%-15% of the area median income. This target group is eligible for grant assistance. Elderly or disabled household applicants may receive 100 percent grant assistance. An elderly family is a family whose head of household, spouse, or sole member is age 62 or older. A combination of non-interest loan and grant assistance may be provided to very low income non-elderly or non-disabled applicants whose income fall between 0 percent - 20 percent.; Second Priority: Very low-income families with limited financial resources whose income fall between 20.1 percent to 30 percent of the HUD Income Limits; a fixed rate of one percent shall apply throughout the term of the loan.; Third Priority: Low-income families with limited financial resources whose income fall between 30.1 percent to 50 percent of the HUD Income Limits; a fixed rate of two percent shall apply throughout the term of the loan. Fourth Priority: Low-income families with limited financial resources whose income fall between 50.1% to 80.0 percent of the HUD Income Limits; a fixed rate of three percent shall apply throughout the term of the loan.

For Homebuyer Loan Assistance: Income limit: 0%-15% Interest Rate: 0% Deferred Loan\*\*; Income limit 15.1 percent -30 percent: 1%:Interest Bearing Loan\*\*; Income Limit: 0 percent-30 percent 2 percent Interest Bearing Loan; Income Limit 30.1 percent-50 percent 3 percent Interest Bearing Loan; Income limit: 50.1 percent to 60 percent 4 percent Interest Bearing Loan; Income limit:60.1percent-80percent 5 percent Interest Bearing Loan

\*\*Applies only to qualified elderly or disabled household applicants.

Deferred Loans:These loans are not fully amortized. Instead, some, or even all, principal and interest payments are deferred to some point in the future. Deferred payment loans can be forgivable or repayable. In order to qualify for deferred forgivable loans, the applicant(s)' annual household income must be at or below 15% of the HUD Income Limits AND at a minimum the homebuyer/applicant must be 62 years of age or disabled. A disabled family is a family whose head

of household, spouse, or sole member is a person with a disability. Resale restrictions must be used in cases where deferred loans (forgivable) or grants were provided to the homebuyer in order to subsidize the purchase of the property to cover the down payment or closing costs. Resale restrictions must be used in pure grant situations. Resale restrictions must be used for properties that received development subsidies only (that is, no direct financial assistance is provided to the homebuyer). Recapture restrictions must be used in cases where interest bearing loans or advances, non-interest bearing loans or advances, deferred loans (repayable), interest subsidies, or loan guarantees were provided to the homebuyer in order to subsidize the purchase of the property to cover the down payment or closing costs.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

#### **Resale**

If the housing unit designated as an affordable unit does not continue to be the principal residence of the approved homebuyer(s) for the duration of the period of affordability, the housing shall be made available for subsequent purchase only to a purchaser whose family qualifies as a low-income family, meeting the HOME Program definition, and will use the property as the family's principal residence. The remaining resale restrictions will apply to the new buyer. If additional HOME assistance is provided to the new buyer, the period of affordability for the unit starts anew.

#### **Recapture**

All subsidy amounts (in the form of loans) that directly benefited the property owner (i.e., through down payment and/or closing cost assistance, deferred payment loans, interest rate buy-downs, property discount, etc.) are also subject to recapture. Recapture is capped at what is available out of net proceeds. Net proceeds are defined as the sales price less superior non HOME debt (if any) less closing costs. NMHC will utilize the following recapture options:

1. ***Recapture entire amount.*** NMHC may recapture the entire amount of the loan and/or subsidy from the homebuyer(s) if the sale of the property occurs within halfway into the given affordability period.
2. ***Forgiveness.*** NMHC may reduce the loan amount and/or subsidy to be recaptured on a pro rata basis for the period the homebuyer(s) has/have owned and occupied the housing unit measured against the required affordability period.
3. ***Buyer's recovery of initial investment.*** The homebuyer(s) investment (down payment and capital improvements made by the owner since purchase) may be repaid in full before any HOME funds are recaptured and conditional with certain provisions.
4. ***Shared appreciation.*** In the case where net proceeds exceed the amount necessary to repay both the homebuyer(s)' investment and the HOME assistance, the excess proceeds may be shared proportionately (i.e., percentage of investment provided) by both parties.

Foreclosure. NMHC may use its right of first refusal, as set forth in the loan documents, written agreement with homebuyer, and restrictive deed or land covenant, to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. Fair Return on Investment. The price at resale must provide the homebuyer(s) a fair return on investment, defined as the homebuyer(s) original investment and any capital improvements, and ensure that the housing unit will remain affordable (may not exceed 95 percent of the median purchase price for that type of single-family housing for the area, as published by HUD, or in accordance with the Final Rule, as determined locally through market analysis) to a reasonable range of low-income homebuyers. "Affordable" is defined as monthly costs for principal, interest, taxes, and insurance (PITI) not exceeding 40% (or most current repayment ability ratio) of monthly gross income of a buyer household whose income is at or below 80% of the Area Median Income. Should the resale of the property be consummated before the fifth (5th) year into the affordability period, the homebuyer(s) may get his/her/their investment back but not appreciation.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The CNMI does not intend to use HOME funds to refinance existing debt of any kind as an option but, on a case-by-case basis, may use the funds where it is deemed necessary to preserve affordability and as long as it justifies the HOME Program's intended purpose.

### **Emergency Solutions Grant (ESG) Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Once the NMHC selects a subgrantee to operate the program, the availability of ESG funding will be announced by the subgrantee through a public notice. The public notice will list the following:

- ESG Program Information
- ESG Allocation amount (itemized by components (homelessness prevention and rapid re-housing,



including the anticipated funding amount for each component)

- Eligibility Requirements
- Indicators of Homelessness
- Eligibility Criteria
- Risk Factors of Homelessness
- Subgrantee Information Applicants will walk into the subgrantee's agency and schedule an appointment with a case manager. The applicants will be given a checklist documents to submit at the appointment date and time. In order to receive ESG homelessness and rapid re-housing financial assistance, the households must meet at least the following minimum criteria:
  1. Initial consultation and eligibility determination: the household must receive at least an initial consultation and eligibility assessment with a case manager or other authorized representative who can determine eligibility and the appropriate type of assistance needed;
  2. Income: the household's total income must be at or below 30% of area median income (homelessness prevention component)
  3. Housing Status: the household must be either homeless (to receive rapid re-housing assistance) OR at risk of losing its housing (to receive homelessness prevention assistance)
- 2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The CNMI currently does not have a Continuum of Care program in place.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The NMHC will publish a Notice in the newspapers soliciting proposals from both the government and non-profit organizations. The Notice is publicized for a period of (30) days, and during that time period, (3) public hearings are held (one from each CNMI jurisdiction) to meet with agencies who may be interested proponents. Once the proposals are submitted, the evaluation committee comprised of (8) members ((3) of which are Board of Directors from each jurisdiction) select a proposal based on the following:

- The applicant's history of providing effective shelter or prevention services to the homeless, and of successfully operating performance based grant-funded programs
- The applicant's effective coordination with organizations in their local "continuum of care", to address identified gaps in services for the homeless and improve outcomes for participants
- The applicant's ability to transition street or unsheltered homeless participants or shelter residents

to permanent housing, and/or prevent homelessness for families and individuals who are at risk of homelessness.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The NMHC is in the process of evaluating current (or future) householders assisted through the ESG. The following factors are considered in selecting a homeless or formerly homeless individual in considering policies and funding decisions regarding facilities and services under ESG:

1. Mental capacity/ability to make sound decisions
2. Capability (will be determined through re-evaluations conducted by Subgrantee) to maintain housing stability after assistance
3. Compliance with the program regulations during the individual's assistance period

5. Describe performance standards for evaluating ESG.

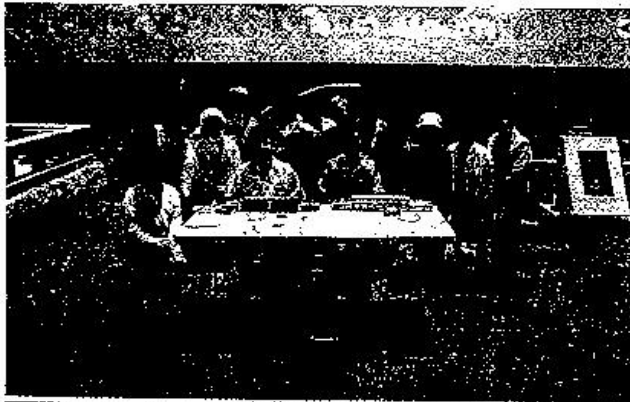
The following performance standards are as follows: reduction in the number of homeless households (homelessness prevention) and the reduction in the number of homeless households, both sheltered and unsheltered (rapid re-housing). Also, general performance standards will include: unduplicated number of persons or households assisted from emergency shelters/streets into permanent housing and the unduplicated number of persons or households prevented from becoming homeless.

**Discussion:**

## Attachments

**Appendix A  
Newspaper Announcement  
Consolidated Plan for Public Review**

171420 (July 17)



Members of Gensetsu take a group photo at Bangal Cliff. The group played for their departed family members and a message to soothe the dead was performed during World War II.

### Group visits historic sites to 'soothe' souls of war dead

Members of Gensetsu, a group of young people from Saban, visited historic sites in Saban on Monday and Tuesday. The group, led by a young man named Kenji, visited the Bangal Cliff and the Saban Japanese Cemetery. They conducted a ritual to soothe the souls of people who died during the war. The group also visited the Saban Japanese Cemetery and the Saban Japanese Cemetery. The group also visited the Saban Japanese Cemetery and the Saban Japanese Cemetery.

### Japanese media tours generate \$5M ad exposure

The Marianas Visitors Authority (MVA) and Saban Japanese Cemetery Association (SJCA) have teamed up to bring a group of Japanese media to Saban. The group, led by a young man named Kenji, visited the Saban Japanese Cemetery and the Saban Japanese Cemetery. The group also visited the Saban Japanese Cemetery and the Saban Japanese Cemetery.

The group will cover the island's sites of a World War II memorial near Bangal Cliff and include a memorial ceremony and historic sites. The group also visited the Saban Japanese Cemetery and the Saban Japanese Cemetery.

### Job openings in Saban

- Position 1: JANITOR/MAINTENANCE WORKER. Qualifications: High school graduate or equivalent. 1 year work experience in the preparation of food service.
Position 2: HOUSEKEEPING CLEANER. Qualifications: High school graduate or equivalent. 1 year work experience in the preparation of food service.
Position 3: GUEST RELATIONS SUPERVISOR. Qualifications: 2 years experience in front office.
Position 4: GUEST RELATIONS AGENT. Qualifications: High school graduate or equivalent. 1-2 years front office experience.
Position 5: GENERAL MAINTENANCE WORKER. Qualifications: 2 years experience as a general maintenance worker.
Position 6: ELECTRICAL REPAIR/RECORDING TECHNICIAN. Qualifications: 2-3 years experience in electrical repair and recording.

Century Hotel
Request for Proposals
Financial & Compliance Audit - Fiscal Years 2012 and 2013

Notice to the Public
Notice of Public Hearing
Notice of Public Hearing on the Proposed

Request for Proposals
Financial & Compliance Audit - Fiscal Years 2012 and 2013
Request for Proposals
Financial & Compliance Audit - Fiscal Years 2012 and 2013

Appendix B  
Newspaper Announcement  
Consolidated Plan for Public Review



Appendix C  
Public Hearings  
Attendance Sheet-Tinian





Appendix C-1  
Public Hearings  
Attendance Sheet-Rota



Appendix C-2  
Public Hearings  
Attendance Sheet-Saipan



Appendix D  
Emergency Solutions Grant  
Karidat Social Services Budget

Karidat Social Services  
 Northern Marianas Housing Corporation  
 Emergency Shelter Grant – Fiscal Year 2016  
 Emergency Solutions Grant  
 Rapid Re-Housing/Homeless Prevention Program  
 October 1, 2015 – September 30, 2016

Expense Account/Description	Funding
61100 – Personnel Cost	14,022.00
61220 - FICA	1,096.52
61180 – Health Insurance	1,208.92
62430 – House/Apt Rental – Rapid Re-housing	26,400.00
62710 – Client Utilities – Rapid Re-housing	12,720.00
Administrative Cost	2,653.28
<b>Total</b>	<b>58,100.72</b>

**1. Personnel Cost - \$14,022.00**

This total represents 34% of the Program Coordinators salary at her current rate of \$22.66 per hour for the twelve months period who will be administering the program. The other 66% will be paid under Karidat Account.

**2. FICA - \$1,096.52**

This amount represents the program's share of Social Security and Medicare at the rate of 7.65% of total wages and also for workers compensation.

**3. Health Insurance - \$1,208.92**

This amount is the program's share of health insurance premium for a period of 12 months.

**4. House/Apartment Rental (Rapid Re-housing) - \$26,400.00**

This amount will be used to pay rental for 10 months for 6 families and/or individuals eligible under the Rapid Re-Housing program that meet the definition of homelessness at the average of \$400.00 per month and \$400.00 one time Security Deposit for each household.

**5. Utilities - \$12,720.00**

This amount will be used to assist clients eligible under the Rapid Re-housing program with their utilities at a maximum of \$132.00 a month per family per ten months and one time security deposit.

**6. Administrative Cost - \$2,653.28**

This amount will help pay for Xerox machine rental, utilities, printing, car mileage and other consumable supplies for the program as well as salaries of Administrative Officer in charge of Financial Management of the program.

Appendix E  
House Joint Resolution 19-6  
(H.J.R. 19-6)





# House of Representatives

19<sup>th</sup> NORTHERN MARIANAS COMMONWEALTH LEGISLATURE  
P.O. BOX 500586  
SAIPAN, MP 96950

Sent Correspondence to:  
The Honorable Joseph E. Delson Guerrero  
Speaker  
House of Representatives  
Nineteenth Northern Mariana Islands  
Commonwealth Legislature  
P.O. Box 500586  
Saipan, MP 96950

July 30, 2015

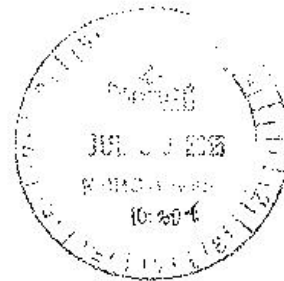
Jesse Palacios  
Corporate Director  
Northern Marianas Housing Corporation  
P. O. Box 500514  
Saipan, MP 96950

Dear Mr. Palacios:

I have the honor of transmitting herewith a certified copy of H.J.R. 19-6 entitled: "A House Joint Resolution to authorize the Commonwealth of the Northern Mariana Islands, through its Governor, to submit to the U. S. Department of Housing and Urban Development, the Action Plan for the Community Development Block Grant Application No. B-15-ST69-0001; the HOME Investment Partnership Grant Application No. M-15-ST69-0203; and, the Emergency Solutions Grant Application No. S-15-DC69-0001; to receive the funds requested therein, and to assume all responsibilities that may be imposed by the U. S. Department of Housing and Urban Community Development Block Grant, HOME Investment Partnership Program, and the Emergency Solutions Grant Programs.", which was duly adopted by the House of Representatives and the Senate of the Nineteenth Northern Marianas Commonwealth Legislature.

Sincerely yours,

  
Linda B. Muña  
House Clerk



Enclosure

Saipan & the Northern Islands

Rep. Joseph E. Delson Guerrero, Speaker  
Rep. Eric Amadillo "B." T. Anjo  
Rep. Angel A. Domingan  
Rep. Antonio F. Siblea

Rep. Rafael S. Demogan, Vice Speaker  
Rep. Anthony T. Benavente  
Rep. Joseph Lee Pan T. Guerrero  
Rep. John Paul P. Sablan  
Rep. Edward S. Villagomez

Rep. George M. Carrasco, Floor Leader  
Rep. Roman C. Babonete  
Rep. Felicidad T. Ogunzaro  
Rep. Viven P. Stefan  
Rep. Ralph M. Yural

Rep. Roman A. Yalutob, Minority Leader  
Rep. Lorenzo I. Deffen Guerrero  
Rep. Edwin K. Propp  
Rep. Francis S. Yacumano

Rota  
Rep. Geni L. Mazon

Tinian & Aruigoun  
Rep. Edwin P. Aldre



*Nineteenth Legislature  
of the  
Commonwealth of the Northern Mariana Islands*  
**IN THE HOUSE OF REPRESENTATIVES**

FIFTH SPECIAL SESSION

June 17, 2015

REPRESENTATIVE JOHN PAUL P. SABLAN of Saipan, Precinct 2 *for himself*, Representatives Edwin P. Aidan, Blas Jonathan "BJ" T. Ahaa, Anthony T. Benavente, Roman C. Benavente, George N. Canacho, Joseph P. Deleon Guerrero, Lorenzo I. Deleon Guerrero, Angel A. Demapan, Rafael S. Demapan, Joseph Lee Pan T. Guerrero, Glenn L. Maratta, Felicidad T. Ogunoro, Edwin K. Propst, Antonio P. Sablan, Vinson P. Sablan, Francis S. Taimanao, Ramoe A. Tebuteb, Edmund S. Villagomez, and Ralph N. Yumul) is an open and public meeting with an opportunity for the public to comment, introduced the following House Joint Resolution:

**H. J. R. 19-6**

A HOUSE JOINT RESOLUTION TO AUTHORIZE THE COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS, THROUGH ITS GOVERNOR, TO SUBMIT TO THE U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, THE ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT APPLICATION NO. B-15-ST69-0001; THE HOME INVESTMENT PARTNERSHIP GRANT APPLICATION NO. M-15-ST69-0203; AND, THE EMERGENCY SOLUTIONS GRANT APPLICATION NO. S-15-DC69-0001; TO RECEIVE THE FUNDS REQUESTED THEREIN, AND TO ASSUME ALL RESPONSIBILITIES THAT MAY BE IMPOSED BY THE U. S. DEPARTMENT OF HOUSING AND URBAN COMMUNITY DEVELOPMENT BLOCK GRANT, HOME INVESTMENT PARTNERSHIP PROGRAM, AND THE EMERGENCY SOLUTIONS GRANT PROGRAMS.

Referred to the House Committee: None  
Standing Committee Report: None

ADOPTED BY THE HOUSE OF REPRESENTATIVES ON JUNE 17, 2015;  
*without amendments* and transmitted to the Senate.

Referred to the Senate Committee: None  
Standing Committee Report: None

ADOPTED BY THE SENATE ON JULY 23, 2015;  
*without amendments* and returned to the House of Representatives.

H. J. R. 19-6 was duly adopted by the 19<sup>th</sup> CNMI House of Representatives during its First Day, Fifth Special Session on June 17, 2015.

Linda B. Muña, House Clerk



*Nineteenth Legislature  
of the  
Commonwealth of the Northern Mariana Islands*  
**IN THE HOUSE OF REPRESENTATIVES**

First Day, Fifth Special Session

June 17, 2015

---

---

**H. J. R. 19-6**

**A HOUSE JOINT RESOLUTION**

To authorize the Commonwealth of the Northern Mariana Islands, through its Governor, to submit to the U. S. Department of Housing and Urban Development, the Action Plan for the Community Development Block Grant Application No. B-15-ST69-0001; the HOME Investment Partnership Grant Application No. M-15-ST69-0203; and, the Emergency Solutions Grant Application No. S-15-DC69-0001; to receive the funds requested therein, and to assume all responsibilities that may be imposed by the U. S. Department of Housing and Urban Community Development Block Grant, HOME Investment Partnership Program, and the Emergency Solutions Grant Programs.

1           **WHEREAS**, the Housing and Community Development Act of 1974, Public Law 93-  
2           388, as amended, 42 USC Section 5301 et seq., extends the Community Development Block  
3           Grant (CDBG) assistance under Title I of the Act to the Commonwealth of the Northern  
4           Mariana Islands (CNMI); and

5           **WHEREAS**, Title II of the Cranston-Gonzales National Affordable Housing Act of  
6           1990 (NAHA), was enacted for the purpose of meeting the needs of low and moderate  
7           income households, such as acquisition or construction of first-time home, tenant-based  
8           rental assistance, loan guarantee funds, interest rate buy-down, on and off-site improvements,

1 closing cost assistance, relocation, rehabilitation of existing owner-occupied residential units,  
2 and homebuyer costs for counseling of participating families; and

3 **WHEREAS**, NAHA extended the Home Investment Partnership Act (HOME) to the  
4 CNMI; and

5 **WHEREAS**, the Housing and Community Development Act of 1992 provides  
6 assistance to homeless individuals and families in constructing, renovating, maintaining and  
7 operating facilities, such as the existing Emergency Solutions in the CNMI, because of Public  
8 Law 96-153; and

9 **WHEREAS**, the Northern Marianas Housing Corporation (NMHC) has been  
10 officially designated as the "Lead Agency" responsible for submitting grant applications to  
11 the U. S. Department of Housing and Urban Development (HUD) and monitoring the grants;  
12 and

13 **WHEREAS**, the CDBG provides eligible metropolitan cities and urban counties with  
14 annual direct grants that can be used to revitalize neighborhoods, expand affordable housing  
15 and economic opportunities, and/or improve community facilities and public services,  
16 principally to benefit low and moderate-income persons; and

17 **WHEREAS**, virtually every community in the CNMI is in need of such assistance,  
18 thus demonstrating the Commonwealth's dire need for CDBG assistance; and

19 **WHEREAS**, the Commonwealth's dire need for CDBG assistance is supported by  
20 statistics which show that more than four-fifths of Commonwealth residents are persons of  
21 low-and moderate-income under HUD standards; and

HOUSE JOINT RESOLUTION 19-6

1           **WHEREAS**, HUD has allocated a total amount of \$1,354,702.00 for Program Year  
2 2015 for the CNMI for community development, HOME, and emergency solutions activities;  
3 and

4           **WHEREAS**, pursuant to CDBG Application No. B-15-ST-69-001, the  
5 Commonwealth intends to use its allocation of \$970,930.00 in the manner specified in its  
6 application, consistent with the intent of the CDBG; and

7           **WHEREAS**, the Northern Marianas Commonwealth Legislature must duly adopt, as  
8 an official act, a resolution authorizing the filing of these applications and the receipt of the  
9 grant funds;

10           **NOW, THEREFORE BE IT RESOLVED**, by the House of Representatives of the  
11 Nineteenth Northern Marianas Commonwealth Legislature, the Senate concurring, that the  
12 CNMI through the Governor, is hereby authorized to submit the CDBG Application for the  
13 Community Development Block Grant Application No. B-15-ST69-0001 for the amount of  
14 \$970,930.00; HOME Grant Application No. M-15-ST69-0203 for the amount of  
15 \$309,294.00; and the ESG Application No. S-15-DC69-0001 for the amount of \$74,478.00;  
16 to receive the grant funds requested therein; and to assume all responsibilities to be imposed  
17 by HUD with respect to its assistance; and

18           **BE IT FURTHER RESOLVED**, that the Speaker of the House and the President of  
19 the Senate shall certify and the House Clerk and the Senate Legislative Secretary shall attest  
20 to the adoption of this joint resolution and thereafter, transmit copies to the Governor of the  
21 Commonwealth of the Northern Mariana Islands and to the Board and Corporate Director of


HOUSE JOINT RESOLUTION 19-6

1  
2

the Northern Marianas Housing Corporation for transmittal along with the Grant Application to the HUD Honolulu Field Office.

*Duly adopted by the House of Representatives on June 17, 2015 and by the Senate on July 23, 2015.*

Certified by:

  
Speaker Joseph P. Delcon Guerrero  
House of Representatives

  
President Victor B. Hocog  
The Senate

Attested to by:

  
Linda B. Muña  
House Clerk

  
Teresita A. Santos  
Senate Legislative Secretary



# NMI hopes to have a veterans clinic

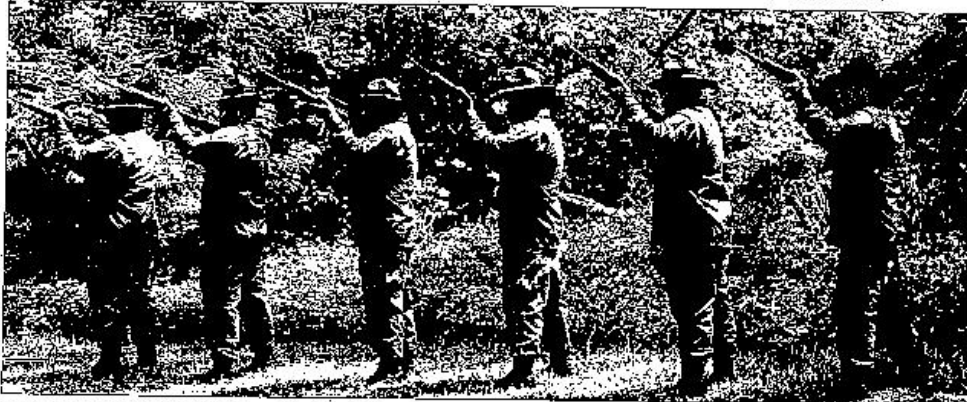
By Charlie Anne E. Villaverde  
charlie@mvnews.com  
1octop@mvnews.com  
This community is hoping to have its own veterans clinic, according to newly appointed CNMI Military and Veterans Affairs Office Director Joseph Palacios.

He said they are working on the project with the assistance of the newly installed civilian aide to the secretary of the Army of C.A.S.A., Viola Alapuyo, and U.S. Congressman Gregorio Kilili Camacho Sablan. In an interview on Wednesday,

Palacios said: "Viola as the new C.A.S.A. will play a big role in that as well as the Office of Congressman Sablan. We want to secure benefits that the CNMI needs and one of them is a veterans clinic. We've always dreamt of having our own clinic here, but it's not

so easy task. Through the help of our C.A.S.A. and U.S. congressman, I hope it will materialize." Palacios said they also plan to expand the troop store and make it more spacious for veterans.

He said he is happy with the nomination and selection of Alapuyo as C.A.S.A. Acting Gov. Ralph Torres, for his part, said he is proud of Alapuyo, adding that she is highly qualified and will be a great help to the commonwealth in addressing issues involving the U.S. military.



Department of Public Safety officers fire a 21-gun salute during the Veterans Day ceremony at American Memorial Park on Wednesday.

Photo by Charlie Anne E. Villaverde

### Inos...

CONTINUED FROM PAGE 1

heart surgery but he doesn't

know the specific details of the medical procedure. "Hopefully we will get more updates in the next few days — and we will share any such updates with the public so the

public will know," Torres said. Inos' brothers and sisters and some of his children have flown to the states to be with the governor while he is recovering, Torres said.

He said he also plans to visit the governor which means that Senate President Victor Hecog will be the acting governor.

But Torres said he has no intention of leaving the island soon. "Not right now," he added. The administration on Monday said the governor will not be back on island until late December or early January.

### Torres...

CONTINUED FROM PAGE 1

new looking at it."

Torres said he wrote MPLT

a letter two weeks ago regarding the need to help typhoon victims. In his letter to MPLT's acting chairman, Pedro Delaon Guerrero, Torres said: "Many citizens of Northern Mariana

Descant are presently suffering greatly following the arrival of Typhoon Scudler and Champ. Homes have been lost, property destroyed and lives upended. The damage has not all been repaired and I believe we need to do more for NMD. The use of public funds gener-

ated from the rents and leasing of NMI public lands to help these persons of NMD would absolutely be a great benefit." Torres added: "While I am aware that there are limits to the purposes for which the Trust can be used, I would like to open

the discussion about the use of funds for individuals of Northern Mariana Descant to rebuild their homes and the possibility of using Trust funds in some fashion to do this. I would like to work with you toward that goal and purpose in a meeting at the earliest opportunity."

Commonwealth of the Northern Mariana Islands  
NORTHERN MARIANAS HOUSING CORPORATION  
Tel: (670) 234-5823/545441 / 234-7679 / Fax: 234-9921  
Email: nmt@mvnews.gov

**PUBLIC NOTICE**

**PRESENTATION ON THE COMPLETED REPORT FOR THE ANALYSIS OF MEASUREMENTS TO FAIR HOUSING CHOICE**

This notice is to inform the general public that the Northern Mariana Housing Corporation (NMHC) will be holding the presentation on the completed report for the Analysis of Measurements to Fair Housing Choice.

The report can be reviewed at the Northern Mariana Housing Corporation (NMHC) Central Office, NMHC Field Offices in Tulae and Rota. The report can also be viewed online at [www.nmhcgov.net](http://www.nmhcgov.net).

The presentation will be held at our NMHC Central Office on November 19, 2015 at 10:00 a.m. at the NMHC Conference Room. The presentation will provide the community an overview of the report on the Analysis of Measurements to Fair Housing Choice. This presentation will also allow our community to inquire and provide comments regarding the report.

If you may have any questions or concerns regarding this presentation, please feel free to contact Mr. Jacob Mues, Planning/Engagement/Field Officer at (670) 234-5886/7689.

NMHC will make necessary arrangements for persons with disabilities. If you should require any special accommodations please contact our office.

By: Joseph S. Palacios  
Corporate Director

### Remember...

CONTINUED FROM PAGE 1

and to give thanks to those who have served with pride, honor and dignity."

Today, he said many of the island's sons and daughters, brothers and sisters continue to join the ranks of the armed forces and serve with pride, honor and distinction.

"They never forget where they are from, and they are always proud to serve the CNMI. I humbly ask that when you see a veteran or men and women in uniform, thank them for their service and for all they do. They give a long way for a veteran," Sablan said.

He also urged everyone to be ready to defend the nation when the time comes to do so. "I hope and pray that there will be peace throughout the

world, but unfortunately we live in a world with many uncertainties so we must continue to train and acquire more cutting edge technologies and equipment to minimize the loss of lives."

Sablan said the NMI played a critical role in quickly ending World War II in the Pacific.

"As we remember and honor those who offer sacrifices for us, let us remember that old soldiers never die. They just simply fade away. But we should never forget them, those of the past, present and future, and always remember that their sacrifices were and are not in vein."

In his remarks, acting Gov. Ralph Torres commended veterans as well as the men and women in uniform who serve the nation.

"To be a member of our uniformed services is something that isn't for everyone. Many are called to serve but only a few are chosen."

He said the job they have is not an easy one, and often they don't know where their mission will take them and they venture out to work knowing they may never come back.

"I make one request and this is never stop showing your gratitude to these individuals. Never go through a day without telling them you love them and that you are thankful for who they are and what they do. They are our everyday heroes, our true heroes of courage and valor," Torres said.

In an interview, Speaker Joseph Delaon Guerrero said he encourages everyone to keep the veterans in their hearts.

"Always say thank you to them because if not for them we wouldn't be here celebrating our freedom. So I encourage the people to always remember them, to keep them in our minds and in our hearts."

(With CABY)



# CARE outreach helps 37 homes, cleans up storm de

Volunteers of the Community Health Advocates for Recovery Efforts continued with storm debris sorting and staging projects this past weekend, focusing their efforts in Dandan in a coordinated effort with Rep. Peter Probst. During the group's operation on Saturday, Nov. 7, CARE assisted 37 homes, removed 315 cubic yards of storm debris, and conducted 53 client intake for home assessments to identify unmet needs.

"We are so grateful for the community leadership shown by Rep. Probst in helping to make this cleanup such a success," said CARE director Jenny Highland. "Debris removal is an important step in the long-term recovery process, and with volunteer and village support like this weekend's we will continue to implement CARE's mission to build a more resilient community."

CARE also partnered with United 4 Saipan and American Corps for this event. 78000 troops trained by American Corps led the work conducted by 133 volunteers, giving a total of 456 volunteer hours of service.

Volunteers traveled groups from Best Sunzine, NINA, Beauty (NMI), the Chinese Association of Saipan, Agape Christian School, and other high schools and churches. Additional assistance was provided by the Department of Public Works. Tools and supplies were provided by United 4 Saipan and American Corps. Reps. Joseph Lee Pan Delon Guerrero, Arnel Demajano, Roman Bojavena, and Joseph United 4 Saipan, Rep. Sandrine, and Soccer Enterprises provided lunch and snacks for the volunteers.

"CARE will be continuing our debris project this upcoming weekend," said Highland. "We are asking for volunteers to join us again this Saturday morning in Naguan to provide a helping hand for our neighbors in need and to help in build a more resilient community."

CARE will again be partnering with United 4 Saipan and American Corps for this effort on Saturday, Nov. 14. Interested volunteers can sign up at Kingman High School at 8:00am. A link they will be at:



signed in a team directed their clean-up efforts are exact long pants and of ing shoes. Water he provided.

CARE is help more resilient co-ordinating coordin network partners, government lead-unity volunteer name needs, a long-term support requested by dis-illustration, go c-care.com. (CARE)

Volunteers of the C Association for Fo and storm debris r

## IN DISPUTE OVER \$224,585 IN COMPANY'S SAVINGS ACCO Process server unable to find company's a

By FELICE DE LA TORRE  
WWW.MARKETPLACEONLINE.COM  
FELICIA

Deputy general manager, a process server filed to find the company's registered agent

a company that has \$224,585 in a savings account that is currently the subject of a dispute among former business partners.

Universal Group, a process server filed to find the bank's registered agent for the company. The complaint filed in the case along with witnesses to testify before the U.S. District Court for the NMI.

Agulita said he visited the only known business location of Universal Group on several occasions, but the employees of the store, including the weekend.

Agulita said he has never been able to locate Yu, and that in fact it appears to him that the Universal Group's office location has not been used for some time.

The suit he filed, the number listed on Universal Group's an-

nual corporation report, and the person who answered stated that Yu is off-island.

Agulita has been retained by attorney Mark Scoggins to serve upon Yu a copy of the complaint filed in the case along with witnesses to testify before the U.S. District Court for the NMI.

Scoggins is counsel for businessman Wanghong Yu, who maintains he is still president of Universal Group.

Universal Group, through its former president and shareholder, Yu, for execution and the First Hawaiian Bank for breach of contract.

Universal Group alleged that Yu and the bank have blocked the company from gaining access to \$224,000 of its own funds from a business savings account.

Yu filed a cross-mo-ling he was detain for 22 months of political influence in former business partner Mingzhan wei Guo as a defense claim.

According to Scoggins, the court has allowed Guo through the agent of Universal-

Scoggins previously the court to allow Yu by mail but a court that Guo is personal service o-

Scoggins said he has made numerous attempts to serve the agency known business Universal Group, but the server has been unable to locate the agent.

Scoggins said the provides an attorney has no registered agent either with diligence be served, action may be served usual or certified, a receipt may be sent, a the secretary of the at its principal office.

Scoggins said Yu seeks a slight change in order to allow serve Guo by mail in- and counsel secretary of the state.

Last September, Scoggins disclosed that he has been to locate Mingzhan Yu's whereabouts and a

Agulita said he and the attorney they cre-ous and attorneys of Group said that One-side their holder.

Last May, U.S. District for the NMI Chief, advised M. Wanghong Universal Group's against Yu, M. Wanghong allowed Universal Group an successful complain

FRIENDS OF THE ARTS PRESENTS  
OUTDOOR MOVIE NIGHT  
TWO GREAT MOVIES!

THE UNTOUCHABLES  
A DIFFERENT SET OF JAWS

LOCAL TV HAVE THE ANSWER! FEEL LIKE YOU'RE 20!  
SCHEDULED PLACE FOR AND UNDER \$9.99 ADULTS \$3  
QUESTION UNDER THE LIST OF ACCOMPANIES BY REGISTERING THE ROCKY HORROR PICTURE SHOW  
OTHER INFO: BRING YOUR OWN BEVERAGES | SWACK BAR AVAILABLE

MARKING MATERIALS DIVISION CORPORATION  
PO BOX 50000, SUITE 400, HONOLULU, HI 96850  
CRAIG W. HARRIS, PRESIDENT  
WWW.MARKINGMATERIALS.COM

**PUBLIC NOTICE**

PRESENTATION TO THE COMPLETED AGENT FOR THE ANALYSIS OF IMPROVEMENTS TO FOUR SQUARING CHUDE

This notice is to inform the general public that the Northern Mariana Housing Cooperative (NMHC) will be holding the presentation on the proposed report by the consultant, MERRILL & ASSOCIATES, to four housing chude.

The report can be reviewed at the Northern Mariana Housing Cooperative (NMHC) Office, 100-42 Pineda Drive in Tinian and Rota. The report can also be viewed at: [www.nmhc.gov](http://www.nmhc.gov).

The presentation will be held on our MHHC Central Office on November 19, 2015 at 10:00 a.m. at the MHHC Conference Room. The presentation will provide the summary or overview of the report on the Analysis of Improvements to Four Housing Chude. The presentation will also allow our community to input and provide comments regarding the report.

If you may have any questions or concerns regarding the presentation, please feel free to contact M. Joseph (Tom) Flannery, Environmental Officer at (670) 234-2681 or 2682.

NOTE: We will make necessary arrangements for persons with disabilities. If you or your organization requires any special accommodations, please contact the office.

By: James S. Pardo, Sr.  
President, Director

# NMI hopes to have a veterans clinic

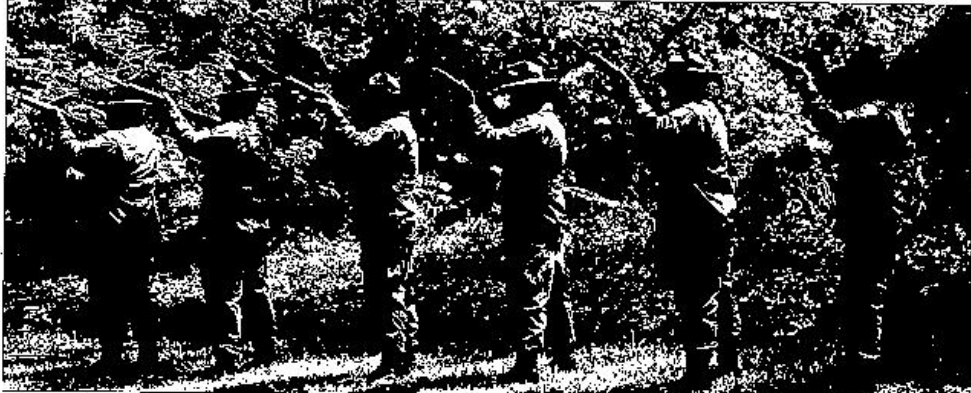
By Cherie Anne E. Villaverde  
chero@mariananews.com  
Marianas News Staff  
THE commonwealth is hoping to have its own veterans clinic, according to newly appointed CNMI Military and Veterans Affairs Office Director Joseph Palacios.

He said they are working on the project with the assistance of the newly installed civilian aide to the secretary of the Army in CASA, Vinia Alepuyo, and U.S. Congressman Gregorio Kilili Camacho Sablan. In an interview on Wednesday,

Palacios said: "Vina as the new CASA will play a big role in that as well as the office of Congressman Sablan. We can try to secure benefits that the CNMI lacks and one of them is a veterans clinic. We've always dreamt of having our own clinic here, but it's not

an easy task. Through the help of our CASA and U.S. congressman, I hope it will materialize." Palacios said they also plan to expand the troop store and make it more spacious for veterans. He said he is happy with the nomination and selection of

Alepuyo as CASA. Acting Gov. Ralph Torres, for his part, said he is proud of Alepuyo, adding that she is highly qualified and will be a great help to the commonwealth in addressing issues involving the U.S. military.



Department of Public Safety officers fire a 21-gun salute during the Veterans Day ceremony at American Memorial Park on Wednesday.

Photo by Cherie Anne E. Villaverde

## Inos...

CONTINUED FROM PAGE 1

heart surgery but he doesn't

know the specific details of the medical procedure. "Hopefully we will get more updates in the next few days --and we will share any such updates with the public so the

public will know," Torres said. Inos's brothers and sisters and some of his children have flown to the states to be with the governor while he is recovering, Torres said.

He said he also plans to visit the governor which means that Senate President Victor Hoenig will be the acting governor. But Torres said he has no inten-

tion of leaving the Island soon. "Not right now," he added. The administration on Monday said the governor will not be back on island until late December or early January.

## Torres...

CONTINUED FROM PAGE 1

now looking at it." Torres said he wrote MPLT

a letter two weeks ago regarding the need to help typhoon victims. In his letter to MPLT's acting chairman, Pedro Delcayo Guerrero, Torres said: "Many citizens of Northern Marianas

Descents are presently suffering greatly following the arrival of Typhoons Soudelor and Chirongi. Homes have been lost, property destroyed and lives upended. The damage has not all been repaired and I believe we need to do more for NMDs. The use of public funds gener-

ated from the rental and leasing of NM: public lands to help these persons of NMD would obviously be a great benefit." Torres added, "While I am aware that there are limits to the purposes for which the funds held by the Trust can be used, I would like to open

the discussion about the urgent need for individuals of Northern Marianas Descents to rebuild their homes and the possibility of using Trust funds in some fashion to do this. I would like to work with you toward that goal and purpose in a manner at the earliest opportunity."

Commonwealth of the Northern Mariana Islands  
**NORTHERN MARIANAS HOUSING CORPORATION**  
 Tel: (177) 234-8888/234-6447 / 234-9770 Fax: 234-9321  
 Email: nmhc@nmhc.gov

**PUBLIC NOTICE**

**PRESENTATION ON THE COMPLETED REPORT FOR THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

This notice is to inform the general public that the Northern Marianas Housing Corporation (NMHC) Central Office, NMHC Field Offices in Tinian and Rota. The report can also be viewed online at [www.nmhc.gov.net](http://www.nmhc.gov.net).

The report can be reviewed at the Northern Marianas Housing Corporation (NMHC) Central Office, NMHC Field Offices in Tinian and Rota. The report can also be viewed online at [www.nmhc.gov.net](http://www.nmhc.gov.net).

The presentation will be held at our NMHC Central Office on November 18, 2015 at 10:00 a.m. at the NMHC Conference Room. The presentation will provide the community an overview of the report on the Analysis of Impediments to Fair Housing Choice. This presentation will also allow our community to inquire and provide comments regarding the report.

If you may have any questions or concerns regarding this presentation, please feel free to contact Mr. Jacob Nunez, Planning/Environmental Officer at (177) 234-6888/7650.

NMHC will make necessary arrangements for persons with disabilities. If you should require any special accommodations please contact our office.

*/s/ Jesse S. Palacios*  
Corporate Director

## Remember...

CONTINUED FROM PAGE 1

and to give thanks to those who have served with pride, honor and dignity.

Today, he said, many of the islands' sons and daughters, brothers and sisters continue to join the ranks of the armed forces and serve with pride, honor and distinction. "They are our future where they are from and they are always proud to serve the CNMI. I humbly ask that when you see a veteran or men and women in uniform, thank them for their service and for all they do. That goes a long way for a veteran," Sablan said.

He also urged everyone to be ready to defend the nation when the time comes to do so. "I hope and pray that there will be peace throughout the

world, but unfortunately we live in a world with many uncertainties so we must continue to train and acquire more cutting edge technologies and equipment to minimize the loss of lives."

Sablan said the NMJ played a critical role in quietly ending World War II in the Pacific.

"As we remember and honor those who offer sacrifices for us, let us remember that old soldiers never die. They just simply fade away. But we should never forget them, those of the past, present and future, and always remember that their sacrifices were and are not in vain."

In his remarks, acting Gov. Ralph Torres commended veterans as well as the men and women in uniform who serve the nation.

"To be a member of our uniformed services is something that isn't for everyone. Many are called to serve, but only a few are chosen."

He said the job they have is not an easy one, and often they don't know where their mission will take them and they venture out to work knowing they may never come back.

"I make one request and this is never stop showing your gratitude to these individuals. Never go through a day without telling them you love them and that you are thankful for who they are and what they do. They are our everyday heroes, our true heroes of hope and valor," Torres said.

In an interview, Speaker Joseph DeLeon Guerrero said he encourages everyone to keep the veterans in their hearts.

"Always say thank you to them because if not for them we wouldn't be here celebrating our freedom. So encourage the people to always remember them, to keep them in our minds and in our hearts."

(With CARE)

## **Update to the Analysis of Impediments**



## NORTHERN MARIANAS HOUSING CORPORATION

P.O. BOX 500514, Saipan, MP 96950-0514

Tels. (670) 234-6666  
234-9447  
234-7689  
234-7670  
Fax: (670) 234-8021

November 12, 2015

Mr. Mark A. Chandler  
Director, Office of Community Planning and Development  
U.S. Department of Housing and Urban Development  
Honolulu Field Office  
1132 Bishop Street, Suite 1400  
Honolulu, HI 96813

Dear Mr. Chandler:

RE: Update to Fair Housing Analysis of the Impediments for the CNMI's Five Year Consolidated Plan  
2015-2019

The CNMI, through the Northern Marianas Housing Corporation, has solicited the services of Western Economic Services Inc. to draft and complete the Analysis of Impediments for the CNMI. The anticipated completion date for the AI will be on December 15, 2015. With this said, the AI will not be completed in time to be included in the 2015 Consolidated Plan. The Analysis of Impediments drafted in 2013 was rejected by HUD due to the need for NMHC to conduct more extensive research on laws, policies, and procedures that affect fair housing. In 2013, the following impediments were listed: 1) Obtaining a decent home with relation to minimum wage and employment 2) Limited funding for Fair Housing programs 3) Challenges Faced by Persons with Disabilities. In 2014, Jacob Muna, Planning Assistant at that time, was seeking guidance from the HUD Office of Fair Housing and Equal Opportunity, and upon Mr. Jelani Madaraka's initial review of the AI, we were advised that only #3: Challenges Faced by Persons with Disabilities was found to be an acceptable impediment. Through the months, because NMHC did not have the expertise or experience to draft the AI, the services of a vendor familiar with Fair Housing and Analysis of Impediments was solicited (as mentioned above). By reviewing the draft report, NMHC has noted that Western Economic Services Inc. has identified a list of impediments. Once the final draft is completed, NMHC will forward a copy to HUD.

The following impediment identified in the most recent AI drafted (2013) is found below. NMHC also states how it has been addressed through the years.

#### **Challenges faced by Persons with Disabilities**

NMHC in collaboration with the Northern Marianas Protection and Advocacy System, Inc. (NMPASI) and Council for on Developmental Disabilities (CDD) identified the challenges encountered by individuals with disabilities. See below:

- The Northern Marianas Protection and Advocacy Systems Inc. identified the following barriers that persons with disabilities are faced with: 1) People with disabilities are suggesting that the program be brought to them and home services are provided to them.

**"NMHC is a fair housing agency and an equal opportunity, lender and employer"**

Rota Field Office: Tel. (670) 532-9410  
Fax: (670) 532-9441

Tinian Field Office: Tel. (670) 433-9213  
Fax: (670) 433-3690

2) Income criteria should be adjusted to reflect the current cost of living in the CNMI, timeframe to be given for people who are on the program, increased utility allowance to reflect the high cost of utilities in the CNMI

*The NMHC's Mortgage and Credit Division and the Program and Housing Division loan and housing specialists conduct home visits (to perform initial intake or recertification) for the disabled clients who are unable to come into the office. NMHC recognizes the importance of accommodating disabled clients in any way possible, and the housing and loan specialists inform the clients about the accommodations upon intake. If the client decides to come to NMHC, the entire office is compliant with ADA requirements. As with the adjustment of the income criteria, HUD sets the income limits, and therefore, NMHC has no control over the income criteria.*

- The Council on Developmental Disabilities has identified the following barriers that persons with disabilities are faced with: 1) Lack of transportation to the NMHC office 2) Application documents are not accessible for the visually impaired 3) Need to provide elderly homes for those who are homeless 4) Waiting list is too long 5) The need to enforce the Fair Housing Act of 1998.

*The lack of public transportation was addressed by the CNMI Government by implementing the Commonwealth Office of Transit Authority, which was created in May 2011. COTA has expanded and effectively delivered their services over the years. The One Call, One Click Center of COTA's objective is to help customers obtain rides they need for daily activities, for occasional appointments, or for a wide range of other needs. A majority of the COTA clientele are those who are participants in social service programs related to housing and nutrition assistance.*

*The CNMI currently does not have the services to convert its documents to Braille for the visually impaired; however, NMHC does its best to accommodate those who are visually impaired by orating the details of the housing programs, the housing application, and any housing program-related document.*

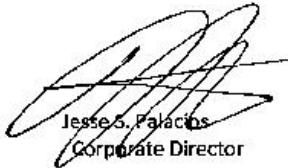
*As with the provision of elderly homes for the homeless, the CNMI does not have a housing development particularly for the elderly but continues to manage the Emergency Solutions Grant Program effectively which provides rapid re-housing assistance to literally homeless households for a period of (10) months, and also manages the LIHIC Program, a program which offers tax credits to developers who will build low-income housing projects.*

*The CNMI, through NMHC, has been able to assist an average of (6) families per year since 2011. Moreover, the Section 8 waiting list has decreased since 2013 from 600+ to an estimated 200 households on the waiting list. The Program and Housing Division has been able to purge the waiting list over the years by verifying whether households on the waiting list are still interested in the program. Those who are not interested or who do not respond are automatically eliminated from the long waiting list. As with the Fair Housing Act of 1998, NMHC has not received a fair housing complaint but recognizes the need to strengthen its fair housing efforts. Therefore, NMHC has recently appointed a Fair Housing Officer who will be accepting and addressing fair housing discrimination*

*complaints, conduct and promote fair housing outreach, education and training activities in the CNMI, and will be responsible in ensuring that the Fair Housing Act is enforced.*

I hope this assists you with the completion of the Consolidated Plan. If you require further information, please let me know.

Sincerely,



Jesse S. Palacios  
Corporate Director

## **Citizen Participation Plan**

**NORTHERN MARIANAS HOUSING CORPORATION  
CITIZEN PARTICIPATION PLAN**

**AMENDMENT NO. 01 – 2008**

**Introduction**

The Northern Marianas Housing Corporation (NMHC) is committed to providing opportunities for its citizens to participate in an advisory role in the planning, implementation and assessment of its Community Development Block Grant (CDBG) Program, HOME Partnership (HOME) Program and the Emergency Shelter Grant (ESG). The NMHC recognizes that those persons or groups affected by, or involved with projects under these programs can provide meaningful assistance to those responsible for program implementation. In order to encourage and support participation of citizens, the NMHC will provide adequate information, hold public hearings, and give citizens the opportunity to comment. The exchange of information among citizens, NMHC staff and elected officials will allow for a stronger, more responsive housing and community development effort in the Commonwealth of the Northern Marianas (CNMI).

This amended Citizen Participation Plan (CPP) sets forth NMHC policies and procedures for citizen participation in the development of the Citizen Participation Plan, Annual Action Plan, substantial amendments and the Consolidated Annual Performance and Evaluation Report (CAPER), and will become effective upon its adoption by the NMHC Board. This amended CPP will be made available for review at the locations indicated below under the "Public Notice" section. Citizens will have fifteen (15) days to review the amended CPP and submit comments to the NMHC before it is submitted to the Board for adoption. Arrangements will be made to accommodate the requirements of persons with disabilities for access to the CPP upon request.

**Encouraging Public Participation**

The NMHC has and will hold public hearings, as described in the "Public Notice" section below, and give citizens the opportunity to participate in the development of the following documents:

1. **The Consolidated Plan** – This serves as the planning document of the NMHC in order to apply for funding under the CDBG, HOME and ESG. The overall goal of these programs is to develop viable communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low- and moderate-income persons. Through this document, the NMHC describes its plan to pursue these goals for all the community planning and development programs, as well as for housing programs, during a five (5) year period. The U. S. Department of Housing and Urban Development (HUD) will evaluate the performance of the NMHC through the accomplishment of these goals.
2. **Annual Action Plan** – This document serves as the application for funding to HUD under the CDBG, HOME and ESG. The Annual Action Plan includes the amount of assistance the NMHC expects to receive (including grant funds and program income) from each of the federal programs and a description of the activities, including funding allocations that the NMHC will undertake to address the needs and priorities established in the Consolidated Plan.

Citizen Participation Plan  
Proposed Amendment, 2008



3. **Consolidated Annual Performance and Evaluation Report (CAPER)** – This report describes the accomplishments of each activity undertaken during the previous year, including how funds were actually used and the extent to which these funds were used for activities that benefited low- and moderate-income residents. The fiscal year for expenditures of HUD funds begins October 1 and ends September 30 of the following year. This report must be submitted to HUD within ninety (90) days of the close of the program year, or December 30<sup>th</sup>.
4. **Substantial Amendments** – Whenever a substantial change, as described under the substantial amendments section is proposed, said amendment shall be available for public comments for a period of thirty (30) days before submission to the Board.
5. **Disasters**– An amendment to the Consolidated Plan in response to a disaster will not be considered to be a substantial amendment. Due to the immediate urgency of a disaster situation, the NMHC will publish a notice at a later date to inform its citizens of a reallocation of funds.

The NMHC wishes to encourage participation especially by low- and moderate-income persons and by residents of predominantly low- and moderate-income neighborhoods. In an effort to provide opportunities for greater citizen participation, the NMHC specifically encourages minorities and non-English speaking persons, as well as persons with disabilities to attend public meetings and participate in the various activities funded with CDBG, HOME and ESG funds. To accomplish this level of participation, the NMHC will publish notices of public hearings and will coordinate with agencies that serve the disabled. The NMHC may also distribute information through flyers and invitations to residents of low- and moderate-income neighborhoods directly affected by the NMHC Consolidated Plan activities.

In addition, the NMHC shall provide final copies of the Consolidated Plan, the Annual Action Plan and the CAPER to the Rota and Tinian Field Offices. Citizen participation is essential at all stages of the planning process, including: identifying needs, setting priorities based on needs, recommending activities to meet high-priority needs, as well as evaluating the effectiveness of the activities.

#### **Public Notice**

In order to provide citizens the opportunity to participate in the development of the Consolidated Plan, the Annual Action Plan, substantial amendments to these documents, and the CAPER, the NMHC will publish notices of public hearings and notices of availability of these draft documents in a newspaper of general circulation; and/or in newspapers or publications serving low- and moderate-income persons and minorities. NMHC will coordinate with agencies that serve the disabled such as the Council on Developmental Disabilities. The notice will be published as a display ad, in a non-legal section of the newspaper, at least two (2) weeks prior to the public hearing. The public hearing notice will include some or all of the following information as appropriate to the particular meeting:

1. The date, time and place of the hearing.
2. Topics to be discussed.
3. Procedures for the hearing.
4. Basic information about the program(s).
5. Timing and procedures followed in the development and approval of the Consolidated Plan, Annual Action Plan, substantial amendments, and CAPER.

The Consolidated Plan, the Annual Action Plan, substantial amendments of these documents, the CAPER, including the listing of all approved activities and their funding under the CDBG, HOME and ESG, the

Citizen Participation Plan  
Proposed Amendment, 2008

Citizen Participation Plan, the availability of housing opportunities for low- and moderate-income residents. In addition, drafts and final copies will be made available for review at the following locations:

**NMHC Central Office**  
P. O. Box 500514  
Saipan, MP 96950  
[nmhc@nmhc.gov.mp](mailto:nmhc@nmhc.gov.mp)

**ROTA Field Office**  
c/o NMHC Field Office  
Rota, MP 96951  
[rop@nmhc.gov.mp](mailto:rop@nmhc.gov.mp)

**Tinian Field Office**  
c/o NMHC Field Office  
Tinian, MP 96952  
[tiq@nmhc.gov.mp](mailto:tiq@nmhc.gov.mp)

Copies of any of the above-mentioned documents will be provided to citizens and groups, upon request, free of charge during the comment period. Citizens will be provided thirty (30) days from publication date to submit comments on the Consolidated Plan, on the Annual Action Plan, and substantial amendments to these Plans; and fifteen (15) days from publication date to submit comments on the amended Citizen Participation Plan and the CAPER. Comments may be submitted via telephone or in writing to the above addresses.

During the applicable comment period, the NMHC shall also consider any comments or views of citizens received in writing, or orally, at public hearings regarding any of the above-mentioned documents. A summary of these comments or views received by the NMHC, and the determination of the acceptance or non-acceptance and reasons for the non-acceptance will be attached and made a part of the corresponding final document, i.e., Consolidated Plan, Annual Action Plan, substantial amendments, and CAPER.

#### **Access to Information**

The NMHC will hold, at a minimum, one (1) public hearing per Island to obtain citizens' views, provide information and respond to questions. For the development of the Consolidated Plan and the Annual Action Plan, there will be at least one (1) public hearing to provide citizens, public agencies and other interested parties with the following:

1. A forum for citizens and groups to provide the NMHC with information on housing and community development needs as part of the preparation of the Consolidated Plan and the Annual Action Plan;
2. The amount of funds the NMHC expects to receive from the U. S. Department of Housing and Urban Development for the implementation of the CDBG, HOME and ESG as well as program income, through activities under these programs, as part of the preparation of the Annual Action Plan;
3. The range of activities that may be undertaken under each of these programs and the estimated amount of funds that will benefit low- and moderate-income residents;
4. The plans to minimize displacement of persons and to assist anyone displaced pursuant to the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended. The types and levels of assistance the NMHC will make available to displaced persons shall be specified.

Citizen Participation Plan  
Proposed Amendment, 2008

Availability of drafts of the Consolidated Plan, the Annual Action Plan, and substantial amendments, and the period of time they will be made available for comments from citizens and interested parties are discussed above in the "Public Notice" section.

A public hearing will be held only after there has been adequate notice (at least 14 days), including a display ad in a newspaper of general circulation as described in the "Public Notice" section. Public hearings will be held at 6:30 p.m., a time that is convenient to most people who would benefit from the use of the funds. Public hearings will be held at a location which is a central, accessible location, unless otherwise noted. Accommodations are available, upon request at least 24 hours prior to the meeting, for disabled individuals. Also, upon request from other non-English speaking residents, efforts will be made to have personnel fluent in the respective language present at these meetings.

#### **Substantial Amendments**

The NMHC shall amend its approved Annual Action Plan and/or its Consolidated Plan whenever it makes one of the following decisions:

1. To make a change in its allocation priorities or a change in the funding distribution method.
2. To carry out an activity, using funds from any program covered by the Consolidated Plan (including program income) not previously described in the Annual Action Plan.
3. To change the purpose, scope, location, or beneficiaries of an activity.

#### **Activity and Project Defined**

1. **Activity** – Under the CDBG Program, the NMHC defines "activity" as the actual, Specific undertaking to be funded, i.e., Construction of the Rota Youth Center.
2. **Project** – Under the HOME Program, the NMHC defines "project" as one of the eligible categories of assistance: New Construction, Owner-Occupied Housing Rehabilitation, Rental Rehabilitation, and Homebuyers Assistance.

Under the ESG Program, the NMHC defines "project" as one of the eligible categories of assistance: Renovation of Emergency Shelters for the Homeless, Operating Expenses of Homeless Shelters, Essential Services to the Homeless (counseling, transportation, etc.) and Homeless Prevention.

When a substantial amendment is proposed under any of the above-mentioned programs, said amendment shall be presented to the Board for comments. If the Board recommends approval of the amendment, citizens will be given the opportunity to comment on the proposed substantial amendment through the publication of a Notice of Amendment published as described above in the "Public Notice" section.

The NMHC will provide citizens with the opportunity to make comments on proposed substantial amendment(s) for thirty (30) days. All comments or views of citizens received in writing, or orally at public hearings, if any, will be considered by the NMHC before implementing the proposed changes. A summary of these comments or views received by the Housing Department, and the determination of the acceptance or non-acceptance and reasons for the non-acceptance will be attached and made a part of the corresponding final document. After an amendment is approved by NMHC, a copy shall be submitted to

Citizen Participation Plan  
Proposed Amendment, 2008

the U. S. Department of Housing and Urban Development (HUD) with a transmittal letter signed by the Corporate Director of the NMHC.

#### **Urgent Need**

The NMHC will amend the Consolidated Plan and/or Annual Action Plan to address activities designed to meet community development needs having a particular urgency in accordance with the national objective, **Urgent Need**, as defined in 24 CFR 570.208(c). In cases where activities are designed to alleviate conditions which pose a serious and immediate threat to the health and welfare of the community, the urgent need national objective will be utilized. In order to comply with 24 CFR 570.208(c), an activity must be designed to alleviate existing conditions that:

1. Posed a serious and immediate threat to the health and welfare of the community;
2. Were of recent origin or recently became urgent;
3. The CNMI was unable to finance the activity on its own, and
4. Other sources of funding were not available to carry out the activity.

If there is an urgent need, the CNMI will:

1. Provide public notice to the community of the amendment to the Approved Annual Action Plan upon addressing the urgent need. The public notice will inform the community that CDBG funds were used to meet an urgent need, the nature of the urgency, the activity for which CDBG funds were used, and the amount of CDBG funds in accordance with CNMI's Citizen Participation Plan and 24 CFR 91 Subpart B.

#### **Technical Assistance**

The NMHC will work with organizations and individual representatives of very low, low- and moderate income people who are interested in submitting a proposal to obtain funding assistance under any of the CDBG, HOME or ESG. The NMHC will make available to potential applications, upon request, copies of regulations related to eligible activities included in the Annual Action Plan. Staff will also provide guidance in the interpretation of the federal regulations, the strategies and objectives of the Consolidated Plan and the Annual Action Plan, and will provide referrals to other agencies, including HUD, when necessary. Technical assistance will also be provided to potential applicants to assist them in the development of proposals for funding under any of the programs covered by the Consolidated Plan. Receiving staff assistance does not guarantee that an applicant will receive funding.

#### **Selection of Activities to be Funded**

**HOME Program:** Applicants for funding under the New Construction and Rental Rehabilitation Projects must first meet with the Mortgage and Credit Division staff for an explanation of the requirements for submission of an application. Staff may recommend funding of other activities that have high priority for the NMHC. Recommendations to award funds for activities are submitted for approval to the Board. The selection of units to be funded under the Owner-Occupied Housing Rehabilitation and First-Time Homebuyers Assistance will be made by the Mortgage and Credit Division staff on a first-come, first-serve basis, based on eligibility requirements and priority need of the client.

Citizen Participation Plan  
Proposed Amendment, 2008

**CDBG Program:** CDBG funds are distributed in the following matter: staff recommendations and Proposals received from agencies and the public will be submitted to the CDBG Review Committee and their recommendations will then be submitted to the Board their information. NMHC assesses the activities based on priority needs as listed in the Five Year Consolidated Plan and the Annual Action Plan.

**ESG Program:** Funds received by the NMHC under the Emergency Shelter Grants (ESG) are distributed once a formal proposal from an eligible entity has been made. The proposals are reviewed by the ESG Review Committee and their recommendations are submitted to the Board for their information. Also, staff may recommend funding of other activities that have high priority for the NMHC.

Citizen Participation Plan  
Proposed Amendment, 2008

## **HOME PROGRAM SUPPLEMENTAL INFORMATION**

**Due to limitation of characters in the IDIS system, please see responses below to the additional inquiries posed by HUD.**

**Christopher Pangellinan, MCD Manager**

**Program-Specific Requirements – AP-90**

40. For HOME funds for homebuyer assistance or for rehabilitation of owner-occupied single family housing, is CNMI using the HOME affordable homeownership limits for the area provided by HUD or did it determine 95 percent of the median area purchase price and set forth the information in accordance with 24 CFR 92.254(a)(2)(iii)?

As inputted into the ConPlan report under Section AP-90, question no. 3:

CNMI determined the Area Median Purchase Price through a market analysis.

*“...housing unit will remain affordable (may not exceed 95 percent of the median purchase price for that type of single-family housing for the area, as published by HUD, or in accordance with the Final Rule, as determined locally through market analysis) to a reasonable range of low-income homebuyers. “Affordable” is defined as monthly costs for principal, interest, taxes, and insurance (PITI) not exceeding 40% (or most current repayment ability ratio) of monthly gross income of a buyer household whose income is at or below 80% of the Area Median Income.”*

41. For HOME, describe eligible applicants (e.g., categories of eligible applicants), its process for soliciting and funding applications or proposals (e.g., competition, first-come first-serve) and where detailed information may be obtained (e.g., application packages are available at the office of the jurisdiction or on the jurisdiction's Web site). Not sure if this section got cut off from the response when cutting and pasting in IDIS. Include this info in the narrative.

As inputted into the ConPlan report under Section AP-90, question no. 2:

***The guidelines as cited from the HOME Policies and Procedures:***

*HOME information (brochures) and application packages, checklist and related information regarding the program are available at the NMHC Garapan Central Office. Information can also be obtained through the agency's website at: [www.nmhc.gov.net](http://www.nmhc.gov.net)*

*All applicants being assisted, as well as those placed on the waiting list shall be processed on a first come, first serve basis.*

***INCOME ELIGIBILITY:***

*The anticipated gross annual household income and assets for the next twelve (12) months is used in determining if an applicant(s) is/are eligible to participate in the program. NMHC shall calculate the weekly average income*

and assets and multiply it by 52 weeks. If the total household income falls within the 80% area median income, the applicant(s) is/are eligible to participate in the program. Anything more than 80% would immediately disqualify them.

**HOME Rehabilitation Assistance:**

NMHC will categorize the target groups as First Priority, Second Priority, Third Priority, and Fourth Priority.

A. *First Priority:*

1. *Elderly or Disabled families with income between 0%-15% of the area median income. This target group is eligible for grant assistance. Elderly or disabled household applicants may receive 100% grant assistance.*

*An elderly family is a family whose head of household, spouse, or sole member is age 62 or older.*

2. *A combination of non-interest loan and grant assistance may be provided to very low income non-elderly or non-disabled applicants whose income fall between 0% - 20%.*

B. *Second Priority: Very low-income families with limited financial resources whose income fall between 20.1% - 30% of the HUD Income Limits; a fixed rate of one percent (1%) shall apply throughout the term of the loan.*

C. *Third Priority: Low-income families with limited financial resources whose income fall between 30.1% - 50% of the HUD Income Limits; a fixed rate of two percent (2%) shall apply throughout the term of the loan.*

D. *Fourth Priority: Low-income families with limited financial resources whose income fall between 50.1% to 80.0% of the HUD Income Limits; a fixed rate of three percent (3%) shall apply throughout the term of the loan.*

**For Homebuyer Loan Assistance:**

Interest-Bearing Loans or Advances

- A. *Annual household income between 60.1% and 80% of the HUD Income Limits, a fixed rate of five percent (5%) shall apply throughout the term of the loan.*
- B. *Annual household income between 50.1% and 60% of the HUD Income Limits, a fixed rate of four percent (4%) shall apply throughout the term of the loan.*
- C. *Annual household income is between 30.1% and 50% of the HUD Income Limits, a fixed rate of three percent (3%) shall apply throughout the term of the loan.*



- D. Annual household income at or below 30% of the HUD Income Limits, a fixed rate of two percent (2%) shall apply throughout the term of the loan.
- E. If the applicant(s)' annual household income is between 15.1% and 30% of the HUD Income Limits, AND is at least 62 years of age or disabled, a fixed rate of one percent (1%) shall apply throughout the term of the loan.

**Deferred Loans**

*These loans are not fully amortized. Instead, some, or even all, principal and interest payments are deferred to some point in the future. Deferred payment loans can be forgivable or repayable. In order to qualify for deferred forgivable loans, the applicant(s)' annual household income must be at or below 15% of the HUD Income Limits AND at a minimum the homebuyer(s)/applicant(s) must be 62 years of age or disabled. A disabled family is a family whose head of household, spouse, or sole member is a person with a disability.*

42. For HOME, if planning to limit the beneficiaries or give preferences to a particular segment of the low-income population, then need a description of that limitation or preference described in the action plan.

As inputted into the ConPlan report under Section AP-90, question no. 3:

Preference is given to the low to very-low income families (segment) within the population.

*"... housing shall be made available for subsequent purchase only to a purchaser whose family qualifies as a low-income family, meeting the HOME Program definition, and will use the property as the family's principal residence."*

43. For HOME, since using both resale and recapture in your program, need to provide a detailed explanation of the circumstances under which each form will be used and how it will be implemented. When will NMHC implement which option(s)?

As inputted into the ConPlan report under Section AP-90, question no. 2:

**Resale & Recapture:**

*Circumstances Under Which Resale Will Apply. Resale restrictions must be used in cases where deferred loans (forgivable) or grants were provided to the homebuyer(s) in order to subsidize the purchase of the property to cover the down payment or closing costs. Resale restrictions must be used in pure grant situations. Resale restrictions must be used for properties that received development subsidies only (that is, no direct financial assistance is provided to the homebuyer).*

*Circumstances Under Which Recapture Will Apply. Recapture restrictions must be used in cases where interest bearing loans or advances, non-interest bearing loans or advances, deferred loans (repayable), interest subsidies, or loan guarantees were*

*provided to the homebuyer(s) in order to subsidize the purchase of the property to cover the down payment or closing costs.*

44. For HOME, is CNMI only allowing resale and recapture during foreclosure? What if homeowner wants to sell its property?

#### **Recapture Provisions**

Recapture Provisions permit the HOME-assisted homebuyer to sell their unit at any time during the period of affordability, to any willing buyer, and at the price the market will bear. The PJ imposes recapture provisions by written agreement and by recorded lien. In the event of a voluntary or involuntary sale during the period of affordability, the PJ must recapture the amount specified under its recapture provisions.

**B1: Do the provisions reflect one of the following models?**

1. PJ recaptures entire amount;
1. Pro rata reduction of recapture amount during affordability period;
2. Owner recovers entire investment (down payment and capital improvements) before PJ recaptures HOME investment;
3. Shared net proceeds in event of insufficient net proceeds;
4. PJ-developed or modified provisions (need HUD approval).

#### **Resale Provisions**

Resale Provisions preserve the affordability and availability of the HOME-assisted homebuyer unit to low-income households for the entire period of affordability. The PJ controls the resale price by establishing an objective methodology for determining what is a fair return to the original homebuyer, in an effort to make the property affordable to a reasonable range of low-income homebuyers. If the established resale price is not affordable to the subsequent low-income homebuyer, the PJ may be required to provide additional assistance to that homebuyer – but may not adjust the resale price as a result.

As inputted into the ConPlan report under Section AP-90, question no. 3:

**The guidelines as cited from the *HOME Policies and Procedures*:**

#### **Resale**

*If the housing unit designated as an affordable unit does not continue to be the principal residence of the approved homebuyer(s) for the duration of the period of affordability, the housing shall be made available for subsequent purchase only to a purchaser whose family qualifies as a low-income family, meeting the HOME Program definition, and will use the property as the family's principal residence. The remaining resale restrictions will apply to the new buyer. If additional HOME assistance is provided to the new buyer, the period of affordability for the unit starts anew.*

#### **Recapture**

All subsidy amounts (in the form of loans) that directly benefited the property owner (i.e., through down payment and/or closing cost assistance, deferred payment loans, interest rate buy-downs, property discount, etc.) are also subject to recapture. Recapture is capped at what is available out of net proceeds. Net proceeds are defined as the sales price less superior non HOME debt (if any) less closing costs. NMHC will utilize the following recapture options:

- (1) **Recapture entire amount.** NMHC may recapture the entire amount of the loan and/or subsidy from the homebuyer(s) if the sale of the property occurs within halfway into the given affordability period.
- (2) **Forgiveness.** NMHC may reduce the loan amount and/or subsidy to be recaptured on a pro rata basis for the period the homebuyer(s) has/have owned and occupied the housing unit measured against the required affordability period; however, homebuyer(s) must occupy the housing unit at a minimum of ten (10) years or at least halfway into the affordability period, whichever is greater, in order to qualify for this recapture option.
- (3) **Buyer's recovery of initial investment.** The homebuyer(s) investment (down payment and capital improvements made by the owner since purchase) may be repaid in full before any HOME funds are recaptured, provided that the homebuyer(s) occupied the housing unit at a minimum of ten (10) years before the sale of the property and the homebuyer's household income level is at or below 50% of the Area Median Income in order to qualify for this recapture option.
- (4) **Shared appreciation.** In the case where net proceeds exceed the amount necessary to repay both the homebuyer(s)' investment and the HOME assistance, the excess proceeds may be shared proportionately (i.e., percentage of investment provided) by both parties.

Foreclosure. NMHC may use its right of first refusal, as set forth in the loan documents, written agreement with homebuyer, and restrictive deed or land covenant, to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. Foreclosure triggers the HOME resale or recapture agreement enforceable through the restrictive deed or land covenant.

**C1: Does the resale provision limit resale of the property during the HOME period of affordability only to a buyer whose family qualifies as a low-income family?**

The buyer must meet eligibility requirements, such as within the 80 percent HUD income limits, under the HOME "Homebuyer" Program.

45. For HOME, must describe NMHC's specific definition of "fair return on investment."

As inputted into the ConPlan report under Section AP-90, question no. 3:

*Fair Return on Investment. The price at resale must provide the homebuyer(s) a fair return on investment, defined as the homebuyer(s) original investment and any capital improvements, and ensure that the housing unit will remain affordable (may not exceed 95 percent of the median purchase price for that type of single-family housing for the area, as published by HUD, or in accordance with the Final Rule, as determined locally through market analysis) to a reasonable range of low-income homebuyers.*

*"Affordable" is defined as monthly costs for principal, interest, taxes, and insurance (PITI) not exceeding 40% (or most current repayment ability ratio) of monthly gross income of a buyer household whose income is at or below 80% of the Area Median Income. Should the resale of the property be consummated before the fifth (5<sup>th</sup>) year into the affordability period, the homebuyer(s) may get his/her/their investment back but not appreciation.*

46. For HOME, is fair return based upon an objective index or standard? See response above, no. 45.

47. For HOME, Does the basis upon which fair return is calculated include the homebuyer's original investment in the property and the increase in market value attributable to homebuyer investments in or capital improvements to the property? See response above, no. 45.

48. For HOME, if NMHC plans to use a presumption of affordability instead of enforcement mechanisms to meet the resale requirement, does the resale provision identify specific neighborhoods that will be subject to the presumption of affordability? NMHC plans to use enforcement mechanisms to meet the resale requirement as set forth by the provisions of the loan documents such as the restrictive deed or land covenant.

49. For HOME, if this is a new request or renewal of a presumption issued previously, NMHC will need to submit a recent market analysis for each neighborhood for which approval of the presumption of affordability is sought. A request or renewal of a presumption has not been sought and therefore a market analysis is not necessary, or warranted.

50. For HOME, if the market analysis was originally submitted with a previous year's Annual Action Plan, does the Plan indicate that the NMHC has determined that an updated analysis is not warranted by any changes in the neighborhood's market conditions? A market analysis was not submitted for the previous year's Annual Action Plan as preliminary analysis does not warrant an update such as for the purpose of determining the CNMI's Area Median Purchase Price and overall housing market conditions.

Grantee SF-424's and Certification(s)



SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the ICPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input checked="" type="checkbox"/> Construction	<input type="checkbox"/> Construction
Applicant Information		<input checked="" type="checkbox"/> Non-Construction	<input type="checkbox"/> Non-Construction
Commonwealth of the Northern Mariana Islands		UOS Code	
Ca'le' Box 10007		DUNS Number	854859654
Saipan, MP			
City	Northern Mariana Islands	Northern Marianas Housing Corporation	
96950	Country: U.S.A.		
Employer Identification Number (EIN):		Program Year Start Date (MM/DD): 10/01/15	
98-6019463		Specify Other Type if necessary:	
Applicant Type:		Specify Other Type	
Commonwealth (Insular Area)			
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, counties, localities etc.); Estimated Funding			
Community Development Block Grant			
CDBG Project Title		Description of Areas Affected by CDBG Project(s)	
Planning and Administrative Costs; Renovation of Fire Stations on Saipan and Rota; Purchase of a Wildland Truck for the Tinian Fire Station; Kaginan Community Park; Rehabilitation of the Sinesapo Baseball Field (Rota); Resurfacing and Upgrade of the Okesai Track Facility at the Sports Complex Track and Field (Approved in FY2014)		Low to Moderate income communities on Saipan, Tinian, and Rota	
\$CDBG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$970,930.00	\$0	n/a	
\$Additional Federal Funds Leveraged	\$Additional State Funds Leveraged		
\$0	\$0		
\$Locally Leveraged Funds	\$Grantee Funds Leveraged		
\$0	\$0		
\$Anticipated Program Income	Other (Describe)		
\$0	n/a		
Total Funds Leveraged for CDBG-based Project(s)			
Home Investment Partnerships Program			
HOME Project Title		HOME	
New Construction and Rehabilitation, Acquisition, Planning and Administrative Costs		Description of Areas Affected by HOME Project(s)	
		Low to Moderate income communities on Saipan, Tinian, and Rota	
\$HOME Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	

\$309,294.00	\$0	n/a
\$Additional Federal Funds Leveraged	\$0	\$Additional State Funds Leveraged
\$Locally Leveraged Funds	\$0	\$Grantee Funds Leveraged
\$Anticipated Program Income	\$222,491.00	Other (Describe)
Total Funds Leveraged for HOME-based Project(s)		n/a

<b>Housing Opportunities for People with AIDS</b>		14,241 HOPWA
N/A to CNRM		
HOPWA Project Title	Description of Areas Affected by HOPWA Project(s)	
NOT APPLICABLE		
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged	\$0	\$Additional State Funds Leveraged
\$Locally Leveraged Funds	\$0	\$Grantee Funds Leveraged
\$Anticipated Program Income	\$0	Other (Describe)
Total Funds Leveraged for HOPWA-based Project(s)		

<b>Emergency Solutions Grants Program</b>		14,231 ESG
ESG Project Title		Description of Areas Affected by ESG Project(s)
Subgrantee: Karidal Social Services; Rapid Re-Housing Assistance; Planning and Administrative Costs		To provide rapid re-housing assistance to eligible households who are "literally homeless" on Saipan, Tinian, and Rota.
ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe
\$74,429.00	\$0	n/a
\$Additional Federal Funds Leveraged	\$0	\$Additional State Funds Leveraged
\$Locally Leveraged Funds	\$0	\$Grantee Funds Leveraged
\$Anticipated Program Income	\$0	Other (Describe)
\$0	\$0	n/a
Total Funds Leveraged for ESG-based Project(s)		

Congressional District(s):	Is application subject to review by state Executive Order 12372 Process?
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.	Program is not covered by EO 12372
	Program has not been selected by the state for review

Person to be contacted regarding this application: Jesse S. Palacios, Corporate Director, Northern Mariana Housing Corporation; [jpalacios@nmhc.gov.nm](mailto:jpalacios@nmhc.gov.nm); Phone: 670-234-8656; Fax: 670-224-9021. The Governor or Chief of NM represents the Authorized Representative

Ralph	D.L.G.	James
Acting Director	670-237-2233	670-664-2211
	<a href="http://www.gov.mp">www.gov.mp</a>	Other Contact

## STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

**Affirmatively Further Fair Housing --** The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan --** It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Anti-Lobbying --** To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts

under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of State** -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
\_\_\_\_\_  
Signature/Authorized Official  
\_\_\_\_\_  
Title

9/5/15  
\_\_\_\_\_  
Date



### Specific CDBG Certifications

The State certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

**Consultation with Local Governments** -- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

**Local Needs Identification** -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community; and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 199 . . and . (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period:

3. Special Assessments. The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** – It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Compliance with Laws** -- It will comply with applicable laws.

  
\_\_\_\_\_  
Signature/Authorized Official  
Acting Governor, CNMI  
Title  
Ralph D. Torres

8/5/15  
\_\_\_\_\_  
Date

**Specific HOME Certifications**


The State certifies that:

**Tenant Based Rental Assistance** -- If it intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Appropriate Financial Assistance** -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing:

  
\_\_\_\_\_  
Signature/Authorized Official  
Acting Governor, CNMI  
\_\_\_\_\_  
Title  
Ralph Dea Torres

8/5/15  
\_\_\_\_\_  
Date

### ESG Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

**Matching Funds** – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

**Discharge Policy** – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

**Confidentiality** – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

**Major rehabilitation/conversion** – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

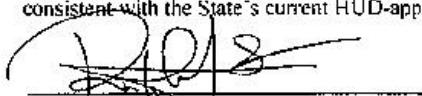
**Essential Services and Operating Costs** – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for such individuals.

**Homeless Persons Involvement** – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

**Consolidated Plan** – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.



Signature/Authorized Official

Acting Governor, CNMI

Title Ralph DLB Torres

8/5/15

Date

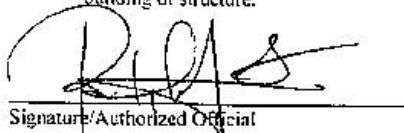
**HOPWA Certifications**

The State HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance.
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature/Authorized Official

8/5/15

Date

Acting Governor, CNMI  
Title  
Ralph D. Torres

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING REQUIREMENTS:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

## CERTIFICATIONS ADDENDUM


In accordance with applicable statutes and regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Drug Free Workplace** – It will or continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful maintenance, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
  - a) The dangers of drug abuse in the workplace;
  - b) The grantee's policy of maintaining a drug-free workplace;
  - c) Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant the employee will –
  - a) Abide by the terms of the statement; and
  - b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is convicted –



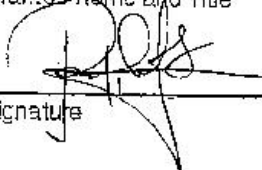
- a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

RALPH DLG. TORRES, ACTING GOVERNOR  
 Grantee Name and Title  
  
 Signature

10/21/15  
 Date

**SPECIFIC CDBG CERTIFICATIONS**

**Lead-Based Paint** – Its notification, inspection, testing and abatement procedures concerning lead-based paint will comply with the requirements of 24 CFR 570.608.

RALPH DLG. TORRES, ACTING GOVERNOR  
 Grantee Name and Title  
  
 Signature

10/21/15  
 Date

## Appendix - Alternate/Local Data Sources