



NORTHERN MARIANAS HOUSING CORPORATION

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

Email: nmhc@nmhc.gov.mp

Website: <http://www.nmhc.gov.net>



Tels: (670) 234-9447

234-6866

Fax: (670) 234-9021

NOTICE TO THE PUBLIC RE-OPENING OF THE HOMEOWNER ASSISTANCE FUND (HAF) PROGRAM April 4, 2024

The Northern Marianas Housing Corporation (NMHC) is re-announcing the availability of the Homeowner Assistance Fund Program that was made possible through the US Department of the Treasury. In FY 2022, The CNMI was allocated a total amount of **\$4,158,268** in HAF funds, of which approximately 15% or \$623,740 will be used for administrative expenses and approximately 85% or \$3,534,528, will be used for the following types of assistance for **CNMI homeowners**:

- 1) Mortgage delinquency assistance- *an eligible homeowner may qualify for assistance of up to \$25,400.00 to be used for homeowner's primary residence*
- 2) Mortgage payment assistance- *an eligible homeowner may qualify for assistance of up to \$20,400.00 (not to exceed a period of 12 months) to be used for homeowner's primary residence*
- 3) Past due and/or annual home-related insurance premiums- *an eligible homeowner may qualify for assistance of up to \$1,716.00 (not to exceed a period of 12 months) to be used for homeowner's primary residence*
- 4) Utilities and Broadband Assistance:
 - a. **Utilities:** Each Homeowner will be eligible for up to \$6,000.00 through this program with respect to the applicant's primary residence **(to address delinquencies in utility payments inclusive of trash collection services)**. Each Homeowner will be eligible for up to \$1,500.00 or \$500.00 per month **with future payment assistance** (not to exceed a period of 90 days or 3 months) through this program with respect to the applicant's primary residence.
 - b. **Broadband:** Each Homeowner will be eligible for up to \$600.00 through this program with respect to the applicant's primary residence **(to address delinquency in broadband or home internet service payments)**. Each Homeowner will be eligible for up to \$150.00 or \$50.00 per month **with future payment assistance** (not to exceed a period of 90 days or 3 months) through this program with respect to the applicant's primary residence

Eligibility Criteria

Eligible Homeowners:

- Must show proof of homeownership
- Must be a resident of the CNMI and the assisted home must be the primary residence.
- Must meet the income limit: less than or equal to 150% area median income or less than the median income of the United States, whichever is greater (See income limits below)
- Must show proof of experiencing COVID-related financial hardship after January 21, 2020, including a hardship that begun before January 21, 2020 but continued after that date
- Mortgage Delinquency Assistance: Must show proof of mortgage delinquency (must be at least one month delinquent)
- Insurance Arrears Assistance: Must show proof of insurance arrears (must be at least one month in arrears)
- Homeowner is at least one installment payment in arrears on one or more of the following: utilities, such as electric, gas, home energy, and water OR internet service, including broadband internet access service
- Statement of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship
- Statement of current ability to resume any required regular payments after account is reinstated (OR) Ability to resume any required regular payments

Income Limits

FY 2023 HAF Income Limits Summary for Northern Mariana Islands								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Greater of 100% AMI or 100% U.S. Median Income	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200
Greater of 150% AMI or 100% of U.S. Median Income	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$97,650

The pre-application for the HAF Program will be available, starting **Thursday, April 4, 2024**, at the NMHC Main Office and Planning/HAF Office in Garapan, Saipan and the Tinian and Rota Field Offices. The pre-application will also be available online on NMHC's website, www.nmhc.gov.net (Public Notice/Announcements->Homeowner Assistance Fund Plan). Those who are interested in reviewing the HAF Plan and details of the program's terms can also visit the NMHC website. The application process will be ongoing until a notice is issued by NMHC and will be on a **first come, first serve basis**. Applications will only be accepted at the NMHC main and field offices. Should you have any questions, please contact any of the HAF admin specialists at (670) 233-0073/4/5/7.

/s/

Jesse S. Palacios
Corporate Director



“NMHC is an equal employment and fair housing public agency”

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

CDBG-DR Office
Tel: (670)233-9447/9448/9449

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

Homeowner Pre-Application



Commonwealth of the Northern Mariana Islands
**NORTHERN MARIANAS
 HOUSING CORPORATION**



Official Use Only	
Date:	Case#:

PRINT CLEARLY. DO NOT submit supporting documents with this form.
All information must be complete prior to submission. Co-Applicant applies if more than one property owner.

HOMEOWNER(S) INFORMATION						
Applicant (Last, First, Middle)		DOB (MM/DD/YY)	Co-Applicant (Last, First, Middle)		DOB (MM/DD/YY)	
Physical Address			Physical Address			
Mailing Address, if different from physical address			Mailing Address, if different from physical address			
Gender	Marital Status	Email Address		Gender	Marital Status	Email Address
Contact Numbers Home#: Work#: Cell#:			Contact Numbers Home#: Work#: Cell#:			
Race:			Race:			

HOUSEHOLD INFORMATION			
Pre-Eligibility Questions <i>(all questions must be answered - do not leave anything blank)</i>		Yes	No
Are you a resident(s) in the CNMI? If yes, how long? _____ Years _____ Months			
Do you own and live in the home? (owner occupied primary home)			
Have you experienced a financial hardship after January 21, 2020, associated with COVID-19, that threaten your ability to pay the mortgage, utility, homeowner related insurance, and/or broadband services? <small>(circle all that apply)</small>			
Is your mortgage loan past due (at least by one month) or on a forbearance/deferment plan? Are you past due with one of your utilities (power, water, or trash removal)?			
How many members in your household? _____ Adults _____ Kids (under 18) Include yourself and all family members in your household, including family members who are temporary away (i.e., deployment, college student, off-island medical, etc.)		Total household members _____	
What is your total household annual income amount? Include yourself and all adult members working/receiving income in your household. Recommend using the "Adjusted Gross Income" amount from your 2020 tax filed documents (form 1040, 1040- SR, 1040X). If your current income is significantly different from 2020 use your most current income.		\$ _____	

CERTIFICATION AND SIGNATURES	
<p>Under penalty of perjury, I/We certify that the information presented in this Homeowner Pre-Application form is true and accurate to the best of my/our knowledge. I/We understand that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information may result in the termination of and the required repayment of any and all benefits received through CNMI's Homeowner Assistance Fund Program.</p>	
Signature of Applicant: _____	Date: _____
Signature of Co-Applicant: _____	Date: _____

***** OFFICIAL USE ONLY *****	
Meets pre-eligibility criteria (check all that apply to the household) <input type="checkbox"/> Owner occupied primary home <input type="checkbox"/> Demonstrates financial hardship due to COVID-19 Household income is at _____ 100% AMI* or _____ 150% AMI Past Due: _____ Mortgage _____ Utility _____ Broadband _____ Insurance Total household income \$ _____ Household member size _____ Socially Disadvantaged Individual _____ Yes _____ No *Priority household	Does the household pre-qualify for the HAF program? _____ Yes _____ No Notes: Reviewed and certified by: _____ Date _____ HAF Program Staff