

5.2	<p>Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>The Northern Marianas Housing Corporation intends to achieve the following four underlying goals in the next five years:</p> <p>Goal No. 1: To assist more eligible families with available resources (or within budget authority every calendar year)</p> <p>Objective: To assist more eligible families without incurring a budget shortfall.</p> <p>Strategies: 1. Obtain Board approval for a reduction on owner Housing Assistance Payment as needed and justified. 2. Enforce program requirements objectively and consistently.</p> <p>Actions: 1. Perform rent-reasonableness tests on all units every Calendar Year to determine whether rent to owner is reasonable and just. 2. Terminate program participants for repeated or serious lease violations and/or program and HUD requirements.</p> <p>Comments: NMHC's Section 8 Administrative Plan, with amendments, was adopted by the agency's Board of Directors on May 2, 2013. The revised plan effectively added the following items: 1) Temporary Compliance Provisions, 2) Quarterly HQS Requirement, 3) Project-Based Program Policies and Procedures, and 4) Adoption of the CNMI Building Safety Code. Since then, NMHC has been enforcing the new provisions (e.g. Special Quarterly HQS inspections) of said plan. Our office found that it still needs to intensify or beef up its enforcement efforts. Aptly, in a memorandum dated June 9, 2014, the agency's corporate director, authorized the implementation of "Non-standard work week schedule" for HQS inspectors. This would allow inspectors to investigate complaints or reported violations that occur after the close of the business day (4:30 p.m.) and within a reasonable time and after NMHC has formally notified participants of these "after working hours" special inspections. Reported claims received by our office include: 1. Unauthorized lodging and 2. Criminal or violent activities at assisted units</p> <p>Goal No. 2: To achieve and maintain a Section Eight Management Assessment Program (SEMAP) high performer PHA designation and final score of 100% every Fiscal Year.</p> <p>Objectives: 1. Align daily staff performance and supervisory quality control and reviews with the SEMAP model. 2. Effective and efficient management of Section 8 HCVP driven by thorough and periodic supervisory monitoring of all performance indicators and above-satisfactory staff performance.</p> <p>Actions: 1. Procure PIC Management Services from our software provider, Tenmast, for the initial year and subsequent years as needed. 2. Perform Quality Control and thorough review of HCVP tenant records and SEMAP performance indicator files. 3. Ensure timely submission of NMHC's annual SEMAP self-certification. 4. Complete reviews, QCs, and monitoring of staff performance on a monthly or quarterly basis—as needed.</p> <p>Benchmarks: 1. Monthly PIC submission scores of 95% or higher 2. QC and monitoring completed at end of FY and passed on to PHD Manager and Corporate Director for final review and comments/input 3. Acknowledgement of receipt of NMHC's submission posted on HUD-PIC's website 4. Notification of PHA's SEMAP Final Rating indicating a score of 90% or greater. 5. Evidence of Improvements in PIC submission scores. No findings or recurring errors cited in monthly QC report for every indicator</p> <p>Comments: For FYE September 30, 2013, NMHC received a final SEMAP rating of 92% and a PHA designation of "High Performer." In the previous year, our office received a final score of 75% and a PHA SEMAP designation of Standard.</p> <p>Goal No. 3: To achieve a clean or unqualified IA report, beginning on October 1, 2014 (FY 2015).</p> <p>Objective: To completely eliminate recurring errors resulting in audit findings and associated questioned costs.</p> <p>Comments: For FY 2013, NMHC was cited for two findings on its Section 8 HCVP and total questioned costs of \$13,015. The end product of the most recent independent audit report is indicative of NMHC's continued strive for excellence and the proper administration of its Section 8 HCVP.</p> <p>Goal No. 4: To expand affordable housing and economic opportunities.</p> <p>Objective: Implementation of a project-based program that provides greater affordable housing opportunities and carefully selecting PBV projects/developments that meet or exceed the program's two statutory goals: 1. Deconcentration of poverty and 2. Expanding housing and economic opportunities.</p> <p>Comments: NMHC published its PBV-RFP advertisements on June 4, 11, and 18, 2014. Deadline for submission of PBV proposals is July 18, 2014. Site selection follows and the awarding of PBVs is contingent on HUD's completion and approval of the SLR.</p>
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PHA Plan Update

- (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:
- (1) **Eligibility, Selection, and Admission Policies, including Deconcentration and Wait List Procedures:** No change from previous submission.
- (2) **Financial Resources:** *The following table is updated to reflect statement of financial resources.*

Financial Resources: Planned Sources and Uses		
SOURCES	PLANNED \$	PLANNED USES
1. Federal Grants (FY 2014 grants)		
a) Public Housing Operating Fund		
b) Public Housing Capital Fund		
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contribution (ACC) for Section 8 Tenant-Based Assistance	\$ 3,394,196.00	HAP/URP Payments
HCV Administrative Fees	\$ 269,373.00	Operations/Admin Expenses
Project-Based Assistance (20%)		HAP payments
Project-Based Administrative Fees		Operational/Admin Expenses
f) Public Housing Drug Elimination Program (including any Technical Assistance funds)		
g) Resident Opportunity and Self-Sufficiency Grants		
h) Community Development Block Grant	\$ 968,331.00	Community Development Projects
CDBG Administrative Fees	\$ 196,666.00	Operations/Admin Expenses
i) HOME	\$ 325,684.00	HOME Rehabilitation/Construction
HOME Administrative Fees	\$ 48,853.00	Operations/Admin Fees
2. Other Federal Grants (list below)		
a) Emergency Solutions Grant (ESG)	\$ 48,743.00	
b) FSS Program Coordinator		
3. Prior Year Federal Grants (unobligated funds only) (list below)		
4. Public Housing Dwelling Rental Income		
5. Other Income (list below)		
a) New Construction (Multifamily Section 8)	\$ 1,402,058.00	Operations/Admin Expenses
6. Non-federal sources (list below)		
a) Interest income all notes/TCD/Savings	\$ 264,065.00	
TOTAL RESOURCES	\$ 6,917,969.00	

6.0

- (3) **Rent Determination:** *No change from previous submission.*
- (4) **Operation and Management:** *Board approval of the implementation project-based voucher program and publication of PBV-RFP on June 4, 11, and 18, 2014 in accordance with NMHC's Section 8 Administrative Plan.*
- (5) **Grievance Procedures:** *No change from previous submission.*
- (6) **Designated Housing for Elderly and Disabled Families:** *N/A – Applies only to Public Housing*
- (7) **Community Service and Self-Sufficiency:** *N/A – Applies only to Public Housing*
- (8) **Safety and Crime Prevention:** *N/A – Applies only to Public Housing*
- (9) **Pets:** *N/A – Applies only to Public Housing*
- (10) **Civil Rights Certification:** *No change from previous submission*
- (11) **Fiscal Year Audit:** *The FY 2013 independent audit has been completed and the final report was supplied to our HUD Honolulu Field Office.*
- (12) **Asset Management:** *N/A – Applies only to Public Housing*
- (13) **Violence Against Women Act (VAWA):** *No change from previous submission*
- (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.

NMHC Main Office	NMHC Field Office (Tinian)	NMHC Field Office (Rota)
Northern Marianas Housing Corporation Micro Beach Road, Garapan P.O. Box 500514 Saipan, MP 96950 Tel. (670) 234-6686/9447 Fax. (670) 234-9021 Email. nmhc@nmhc.gov.mp housingdiv@nmhc.gov.mp	Northern Marianas Housing Corporation Tinian Field Office, San Jose Village P.O. Box 520412 Tinian, MP 96952 Tel. (670) 433-9213 Fax. (670) 433-3690 Email. tiq@nmhc.gov.mp	Northern Marianas Housing Corporation Rota Field Office, Songsong Village P.O. Box 527 Rota, MP 96951 Tel. (670) 532-9410 Fax. (670) 532-9441 Email. rop@nmhc.gov.mp

7.0	Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i> <u>N/A</u>
8.0	Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.
8.1	Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing. <u>N/A</u>
8.2	Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan. <u>N/A</u>
8.3	Capital Fund Financing Program (CFFP). <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements. <u>N/A</u>

Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	142	5	3	2	1	1	1
Income > 30% but <=50% of AMI	0	-	-	-	-	-	-
Income >50% but <80% of AMI	196	5	3	2	2	1	1
Elderly Families	31	5	3	2	4	1	1
Families with Disabilities	33	5	3	2	2	1	1
White/Caucasian	4	2	2	2	1	1	1
Black/African American	0	-	-	-	-	-	-
American Indian/Alaska Native	0	-	-	-	-	-	-
Asian	27	5	2	2	1	1	1
Native Hawaiian/Pacific Islander	312	5	2	2	1	1	1
Multi-Racial/Declined to Report	1	5	2	2	1	1	1

The sources of information used to conduct this analysis were the CNMI Five-Year Consolidated Plan (October 01, 2010 – September 30, 2015) and WinTen2 database on statistics (2014).

Housing Needs of Families on the Waiting List as of May 2013			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction			
	# of families	% of total families	Annual Turnover
Waiting list total	313	100%	
Extremely low income (<=30% AMI)	142	45%	
Very low income (>30% but <=50% AMI)	0	-	
Low income (>50% but <80% AMI)	196	63%	
Families with children	264	84%	
Elderly families	31	9%	
Families with Disabilities	33	9%	
White	4	1%	
Black/African American	0	-	
American Indian/Alaska Native	0	-	
Asian	27	8%	
Native Hawaiian/Other Pacific Islander	312	91%	
Multi-Racial/Declined to Report	1	0.2%	
Characteristics by Bedroom Size			
0 Bedroom	1	0.2%	
1 Bedroom	53	17%	
2 Bedroom	161	51%	
3 Bedroom	68	22%	
4 Bedroom	27	9%	
5 Bedroom	3	1%	

Is the waiting list closed (select one)? No Yes

If yes:

How long has it been closed (# of months)? *53 months*

Does PHA expect to reopen the list in the PHA Plan year? No Yes

Does the PHA permit specific categories of families onto the waiting list, even if generally closed? No Yes

9.0

Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. **Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.**

A. Need: Shortage of affordable housing for all eligible populations

Strategy 1: Maximize the number of affordable units available to the PHA within its current resources.

- NMHC will undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required.
- NMHC will maintain or increase its Section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- NMHC will maintain or increase Section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program.
- NMHC is currently exploring the benefits of the project-based voucher program and leveraging available federal funds (i.e., LIHTC, CDBG, etc.) to increase the number of affordable units.

Strategy 2: Increase the number of affordable housing units.

- NMHC will exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based Section 8 assistance.
- NMHC has adopted and will soon be implementing a project-based voucher program that leverages available federal funds (i.e., LIHTC, CDBG, etc.) to increase the number of affordable units.

B. Need: Specific Family Types: Families at or below 30% median

Strategy 1: Target available assistance to families at or below 30% of AMI.

- NMHC will exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based Section 8 assistance.

C. Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI.

- NMHC will employ admission preferences aimed at families who are working.

D. Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly.

- NMHC will apply for special-purpose vouchers targeted to the elderly, should they become available.

E. Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities.

- NMHC will apply for special-purpose vouchers targeted to families with disabilities, should they become available.

F. Need: Specific Family Types: Races and ethnicities with disproportionate housing needs.

Strategy 1: Conduct activities to affirmatively further fair housing.

- NMHC will continue marketing Section 8 program to owners outside the areas of poverty/minority concentrations.

Reasons for Selection Strategies:

- Funding Constraints
- Staff Constraints
- Apply for additional rent vouchers. NMHC will continue to monitor HUD's Notices of Funding Availability (NOFA) and/or Super NOFAs for potential

9.1

Additional Information. Describe the following, as well as any additional information HUD has requested.

(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.

Goal 1: Expand the supply of assisted housing.

- Apply for additional rent vouchers: NMHC will continue to monitor HUD's Notices of Funding Availability (NOFA) and/or Super NOFAs for potential opportunities to increase its voucher count in the future. In addition, with the completion of the Sandy Beach Homes Project which officially opened in December 2011, NMHC secured additional housing resources through the Low Income Housing Tax Credit (LIHTC) Program and will continue to look for other housing opportunities through the LIHTC Program. Furthermore, NMHC continues to work with the CNMI Delegate to the U.S. Congress, HUD, the USDA Rural Development Program, and the Veteran's Affairs Office (Guam and CNMI) to secure additional vouchers.

Goal 2: Improve the quality of assisted housing.

- Improve voucher management: NMHC had a SEMAP score of 75 in FY 2012. Unfortunately, due to a PIC submission error caused by NMHC's software provider (Tenmast), NMHC lost critical points in its SEMAP certification for FY 2012 which ultimately resulted in a lowered SEMAP ("standard performer") designation. NMHC registered its concerns with Tenmast to which the latter accepted complete responsibility.
- Increase customer satisfaction: NMHC is in the development stages of a client/landlord satisfaction survey to identify service areas of improvement. Distribution of the survey is scheduled for the fourth quarter of FY 2012.

Goal 3: Increase assisted housing choices.

- Conduct outreach efforts to potential voucher landlords: NMHC is in the planning stages of developing a landlord packet and conducting a landlord briefing session to explain the Housing Choice Voucher Program and landlords' role and responsibilities. In addition, NMHC continues to successfully register landlords who own above-standard homes under its Section 8 HCV program.
- Inclusion and adoption of the Project-Based Voucher Program Policies and Procedures. On May 2, 2013, the NMHC Board of Directors adopted the agency's revised Administrative Plan which includes policies and procedures that govern project-based assistance.
- Implement a voucher homeownership program: NMHC is still unable to begin its Homeownership Option Program as intended due to the severe economic conditions that continue to affect the entire CNMI.

10.0

Goal 4: Promote self-sufficiency and asset development of assisted household.

- Increase the number and percentage of employed persons in assisted families: Due to the severe economic conditions that continue to affect the entire CNMI, many clients have lost their employment while others continue to remain unemployed. As a result of this, the Family Self-Sufficiency Program has yet to begin as intended and NMHC continues to be exempt from implementing this program.
- Provide or attract supportive services to improve assistance recipients' employability: NMHC intends to work with state agencies, as well as the private sector, to explore the possibilities of providing training and supportive services to improve assistance and recipients' employability.
- Set-up of FSS Program: NMHC is currently working on setting up its FSS Program which it intends to administer once economic conditions improve in the CNMI and approval of its FSS coordinator grant application.

Goal 5: Ensure equal opportunity and affirmatively further fair housing.

- Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability: Tenant Briefing packets and Landlord packets will contain information on fair housing. NMHC has increased the availability and visibility of fair housing information within its offices. Furthermore, all the housing specialists are fluent in both Chamorro (the local vernacular) and English.
- Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex, familial status, and disability: NMHC continues to provide information on housing availability through its landlord listing.
- Undertake affirmative measures to ensure fair housing through undertaking affirmative measures to make certain accessible housing to persons with all varieties of disabilities regardless of unit size required: NMHC continues to provide exceptions in number of bedrooms, as well as home visits for re-certifications, as reasonable accommodations.

(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"

Substantial Deviation: A substantial change in the goals identified in the Five-Year Plan, such as making a formal decision not to pursue a listed goal or substituting an entirely different set of activities to achieve the goal.

Significant Amendment/Modification: Adding or eliminating major strategies to address housing needs and to major policies or programs; or modifying a strategy such that a substantial transfer of resources away from others is necessary in order to carry it out.

Significant amendment/modification to previous submission include revisions to NMHC's Administrative Plan that was adopted by the agency's Board of Directors on May 2, 2013 and of which effectively added the following items to the said plan: 1) Temporary Compliance Provisions, 2) Quarterly HQS Requirement, 3) Project-Based Program Policies and Procedures, and 4) Adoption of the CNMI Building Safety Code.

- 11.0** **Required Submission for HUD Field Office Review.** In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. **Note:** Faxed copies of these documents will not be accepted by the Field Office.
- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations* (which includes all certifications relating to Civil Rights)
 - (b) Form HUD-50070, *Certification for a Drug-Free Workplace* (PHAs receiving CFP grants only)
 - (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions* (PHAs receiving CFP grants only)
 - (d) Form SF-LLL, *Disclosure of Lobbying Activities* (PHAs receiving CFP grants only)
 - (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet* (PHAs receiving CFP grants only)
 - (f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.
 - (g) Challenged Elements
 - (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report* (PHAs receiving CFP grants only)
 - (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan* (PHAs receiving CFP grants only)